



■ spotlight

December 2008 Vol. 41 No. 12



*Happy
Holidays!*



Roger Smith
 President & CEO
 American Income Life & National Income Life

You ain't so bad!

December 2008 marks a milestone here at AIL/NILICO as we surpassed \$100 Million of sales for the first time in company history. We struggled the last three years to reach this number. It put up a good fight, but you fought back, and you fought hard. Now I look back at that number and say, "You ain't so bad!"

The age-old saying, "Where there's a will, there's a way," may be corny, but it's true. I know just how true it is because of you. We shifted our focus to \$250 Million but knew we had to pass \$100 Million first. Your will pushed you to give your full effort, to leave no stone unturned, and together we pushed past that obstacle.

AIL/NILICO will end 2008 as a record year, and I thank each of you for your contribution to our team success. With your WILL 2 WIN, we'll blow past this obstacle again in 2009, but by a much larger margin. We'll hit an even higher number in 2010. I don't know what the numbers will be; your will determines that. What I do know is by 2014, \$250 Million will be the milestone we are celebrating.

Opportunity Unlimited is not just something we say here at AIL/NILICO—it's who we are. The economy is at one of the worst points in American history, yet our agency

force is experiencing unbelievable opportunity. It is with this opportunity that we are able to provide benefits that are truly needed by the individuals we serve. As a record number of companies are being forced to close, AIL/NILICO is consistently hitting unbelievable sales and recruiting records. Even more exciting is the fact that we are moving at full speed with no end in sight.

Let 2009 be the year you realize what Opportunity Unlimited truly means. Act on it. Take advantage of what you are given, and create the rest. Just as I increased our goal to \$250 Million, increase your production goals, and keep the momentum going. Will yourself to reach those goals, and together we will celebrate another record year in 2009.



American Income Life Insurance Company has been protecting working families for over half a century. We are a leader in the union insurance market and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

■ spotlight

Published monthly by American Income Life Insurance Company for the dissemination of information to its Producers. Prior permission must be obtained from American Income for reproduction or other use of material herein.

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\$100 Million FIRST YEAR EVER

December was our month as we exceeded the elusive \$100M. Stay tuned for year-end totals!

SGA CAREER TRACK

New Markets Opening & Expanding

There is a growing need for ambitious leaders.

AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an e-mail to: futuresga@aillife.com.

TOTAL BONUSES PAID OUT

This month AIL and NILICO paid a total of \$1,448,195.30 in bonuses. For more information on the monthly bonuses, turn to pages 6 & 7.

Total: \$1,448,695.30

REQUIRED RETENTION RATE

Effective Jan. 1, 2009, to be eligible for bonuses and be featured in Spotlight, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first eight months. The rates listed below are for Spotlight recognition only.

Retention:	68%
Net to Gross:	78%

DATES TO REMEMBER

Wednesday, January 28, 2009

All business and PR credits must be at the Home Office to count for January production.

\$100 NEW RECORDS

\$8,495,000 November ALP - the 10th Record Month this year
 PG. 05

FIRST TIME 15% BONUS

PG. 06

NEW SGAs

PG. 08

2010 CONVENTION QUALIFICATIONS

PG. 10

ANNIVERSARIES & PROMOTIONS

PG. 18



LOOK FOR ME!

NOVEMBER FOUNDER'S CLUB

These outstanding Individual Producers and PR Representatives have met the Founder's Club qualifications in the month of November.



Richard Carter

Altig-Orlovic
 1st Qualification
 \$59,858 Net ALP
 88.7% RET



Brock Lampee

Altig-Orlovic
 1st Qualification
 \$67,001 Net ALP
 92.2% RET



Elvis O'Banor

Eric Giglione
 1st Qualification
 \$72,012 Net ALP
 84.8% RET



Lily Tchen

Cohen-Cohen
 6th Qualification
 \$76,695 Net ALP
 81.8% RET



Robin Andrade

HO MA
 6th Qualification
 14,266 Cards

MILLION DOLLAR CLUB

Another champion, another milestone! We salute Joey Kennedy from the Altig-Orlovic Agency who qualified in November 2008 with \$1,008,390 Net ALP. Joey will receive a bonus of \$5,000 and will be presented with the Million Dollar Club Award on stage in Beverly Hills.



CONARD AGENCY 2008 INAUGURAL CRUISE

SGA Tyrone Conard challenged his agents to increase their production by holding a cruise contest earlier this year. The cruise qualifications were based on 2009 Convention qualifications; therefore, qualifying agents would also be in line to go to Beverly Hills.



The cruise was a great experience for me because it allowed me to communicate with my team outside of the every day work environment. It brought me closer to my team and also to my SGA. This contest also helped put us on track towards reaching the goal of attending the Beverly Hills Convention.

– Ricardo Subero, MGA

I really enjoyed the cruise! The contest helped put me in the position to qualify for Convention. I also enjoyed the time to bond with my colleagues.

– Renee Anderson, GA

REINSTATEMENTS FOR PROFITABILITY

By Richard Meshulam
Director of Quality Business

My wife always tells me to stay between the lines while driving. Just like we learned to stay between the lines when using crayons in our coloring books, the road to \$250M presents a need to stay between the lines as well. Several ways to increase your long-term profitability with AIL/NILICO is to reinstate and reopen policies. In November 2008, the agencies collectively reinstated 1,587 policies. For each \$1,000 ALP reinstated, agents added \$50 in sub-year renewals to their accounts in addition to the \$250 in reinstatement bonuses paid. For example, an agent reinstated a total of \$8,842.08 ALP in sub-year business that qualified for the reinstatement bonus. This is in addition to his own policyholders he reinstated. For his efforts, he was paid \$2,160.52 in reinstatement bonuses for the month of November and added \$432.11 to the renewals in his account.

The AIL/NILICO dream is based not only on initial production, but also on the vested renewals the company has put into place. We receive pre-paid advances for our weekly efforts in the field with a portion going to the back end in the form of renewals. The quickest way to clear out the pre-paid advances and start receiving renewals is to:

1. Service the policyholders that you sell.
2. Reinstate both policies you have written and policies that have lapsed in your agency.

Make service work a part of your daily routine. While out in the field, whether you are between appointments, you have a no-show, a reschedule, or are cut short, utilize forty-day notices, unable-to-draft notices, and returned

item notices as additional opportunities to visit homes. When booking your week, review any lost items from your previous week's advance reports. Contact these potentially lost policyholders to see what we can do to assist them in keeping their valuable coverage.

EFCA PROGRESS

The efforts of AIL/NILICO's Sales and PR field forces have helped to obtain over 10,000 cards, bringing the national total to over 800,000 signatures.

LABOR LETTER SUBSCRIPTION

The recent elections in the U.S. and Canada served as great examples of the changes that are underway and the many changes that we can expect to occur in the near future. It is important to stay informed about current Labor events so that we are better positioned to strengthen and enrich the lives of working families.

Stay up-to-date about current Labor events by registering to receive the AIL/NILICO Labor Letter and Agenda and the Canadian Labour Letter. Newsletters are sent through email, and you can also request to receive a printed version through the U.S. mail. Register at www.ailnews.com to begin receiving this valuable source of Labor information.

ALTERED TG-13s

With the daily influx of TGs and cards, Home Office is seeing an increased number of TG-13s with words scratched out or altered. Please remember that a TG-13 is a legal document, an application for coverage, and any changes to the form must be initialed by the officer signing the TG-13. The officer's initials are confirmation that he or she has seen and approved the changes. If the change as not been initialed, this creates a delay in processing the TG in Home Office as we must contact the PR Rep to obtain the approval in writing.

LOOK FOR THE ASTERISK

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2009 Awards Presentation, are: the top SGA from each category based on the percentage of Net ALP objective, the top two PR Managers, the top two PR Representatives from each category, the top two RGAs, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2009 Convention Qualifications online at ailife.com or nilife.com. Check your production! If there is an asterisk by your position, you could be on your way to the Beverly Hilton, home of the Golden Globe Awards! The convention will be held May 14-17, 2009.

\$100 Million FIRST YEAR EVER

📈 **\$8,495,000 November Net ALP** – the 10th straight month over 8M

📈 **10th Record Month this year** resulting in 17% Growth YTD

📈 **430 Codes** – best November in company history, 19% increase over 2007

📈 **Coded over 5,000 Agents YTD** for the first time in company history

📈 **468 TGs signed** – the most TGs ever signed in a single month

📈 **95,713 Leads** – the best November in company history

FAST AND FURIOUS

The competitive environment stems from Simon. He is one of the most competitive individuals I have ever met. Simon never takes second place as an option. And even in first place, he takes his long-term goals and views and tries to improve his agency, always. Competition has taken this agency to a new level because our agents have a will to win, and we will not take losing as an option.

–Justin Adams, Agent

Our agents do so well because we believe in our leadership and each other. We all have the same common goals to be successful. No matter what success means to each individual, everyone in our agency believes we can better our lives and better our families' lives by working here. Because of this belief in leadership, we are willing to listen and implement what we are told to do in the field and how to handle situations. As managers, this is instilled in us from the very beginning. Simon always tells us that everything rises and falls on leadership. If your team isn't performing the way they should, then it is up to the leaders to correct the problem, and it is up to the leaders to take responsibility.

–William Ray, MGA

If Simon was not a 25-year-old SGA who made it from the bottom to the top in 3 years and brings that "young" fire everyday, then we would not be where we are today. He pushes everybody to be great and shows everyone the "Why can't I?" attitude.

–Norman Candelore, MGA



For the first time ever, the Simon Arias Agency surpassed \$100,000 ALP in a week during the second week of December. Simon was named SGA in March 2008 and has quickly risen to become one of the finest leaders here at AIL/NILICO.

We have one of the best leaders in this company in Simon. He has the ability to paint the "big picture" that motivates others in a way that sets this place on fire. One way we keep the "fire" going is through competition. We have developed an atmosphere of a winning mindset, and we hate to lose. That is what keeps us motivated; we love to compete. Compete to complete.

–Jeffrey Thiel, RGA

Congratulations to all of the winning managers for November!
Your leadership and drive strengthen your team to reach new heights, and
AIL/NILICO commends your WILL 2 WIN. Your commitment to guiding your
team to excellence creates Opportunity Unlimited for those you lead.

YTD Contest Total Payout:

\$368,112.19

Contest

First Time 15%

Top YTD Winners November Winners

\$8,202.65
Bonus Count* 13



Wayne Fader
Marc Rosen Agency

\$5,685.76
Bonus Count* 19



Alberto Alcalá
Marc Rosen Agency

\$5,418.54
Bonus Count* 16



Earnest Powers
Simon Arias Agency

\$4,920.91
Bonus Count* 15



Ben Halali
Jatoft-Foti Agency

\$4,752.36
Bonus Count* 15



Brett Gryska
Oldham-Bianchi Agency

Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount	Manager	Bonus Count*	Bonus Amount
Bobby Gujral	2	\$2,086.50	Michael van Delft	1	\$452.45	Andrew Brinkmeyer	1	\$236.69	Jason Mayer	1	\$152.60
John Szoka	3	1,630.83	Edwin Cuebas	3	440.53	Thomas Reagan	1	235.44	David Aronovich	1	151.32
Earnest Powers	4	1,389.20	Francisco Perez	1	437.56	James Allen	1	234.01	Erickson Bencosme	1	151.23
Brett Gryska	5	1,376.79	George Noujaim	1	435.28	Tiffany Roland	1	233.07	Craig Beck	1	150.53
Ryan Hall	3	1,281.04	Mathew MacCannell	1	420.16	Michael Delahunty	1	232.94	Matthew Parker	1	150.53
David Melcher	3	1,241.19	Donny Bowen	3	417.77	Mina Afu	1	226.77	Bruce Crowell	1	145.67
Kathryn Chaisson	5	1,235.10	Byron Paz	2	414.21	Lee van Delft	1	226.23	Ryan Neel	1	141.74
Wayne Fader	2	1,154.69	Samuel Cohen	1	414.16	Julianna Jones	1	222.28	Steve Surace	1	141.74
Dustin Dunbar	1	1,092.80	Patrick Bendure	1	412.90	Matt Flores	1	221.20	Blake Higuchi	1	139.44
Cheryl Foti	3	1,067.87	Matthew Melhorn	1	403.83	Marino Baca	2	219.87	George Lahamedjian	1	138.88
Rodney Ward	3	1,066.42	Yvonne Zarathustra	2	397.23	Zeve Katz	1	219.79	Charles Mickens	1	138.83
Adam Kiss	3	1,063.29	Pamela Ladd	2	394.03	Levar Morgan	1	218.78	Jose Lomeli	1	138.30
Manuel Gogolin	2	1,043.25	Roger Melton	2	385.40	Gevorg Yanukyuan	1	216.30	Elizabeth Cazares	1	137.65
Mark Beckford	2	964.07	Patrick Stenglein	2	385.37	Mike Argersinger	2	213.00	Hovhannes Ter-Martirosian	1	137.53
Jermaine Gunter	2	948.90	Sharon Brenner	1	383.93	Shaelagh Legus	1	207.96	Todd O'Neill	1	135.27
Ben Halali	4	854.70	Michael Sheets	2	383.38	Cynthia Romero	2	207.65	Jackie Alston	1	135.00
Phillip Humbel	1	813.49	Laura Fisher	1	375.48	Samuel Florent	1	207.08	Luciana Mosca	1	133.84
Robert J Dunn	2	787.76	Taina Lameko	2	373.11	Justin Wilson	1	206.45	Jay Meyer	1	133.34
Harjeet Rana	4	775.16	Michael Zorn	1	372.36	James Ching	1	205.96	Timothy Clark	1	133.19
Steven King	2	749.08	John Collins	2	370.38	Mark Bleier	1	200.41	Cathy Thompson	1	132.00
Samantha Chui	2	740.99	David Wang	1	364.87	Francisco Zarathustra	2	198.62	Regenia Mapson	1	131.23
Rachel Arenas	1	718.75	Timothy Watson	1	357.26	Doreen Ryan-Foti	1	198.41	Maryna Danielian	1	129.43
Ryan Vopat	1	714.52	Sidney Hodgskiss	1	353.43	Theresa Sanfilippo	2	197.02	Clifton Horton	2	127.86
Daniel Phares	2	699.28	Jose Harb	3	317.26	Thomas Craig	1	188.17	Perry Taylor	1	127.22
Desi Dimitrova	3	698.34	Timothy Matteson	2	312.95	Adaoma Okereke	1	187.74	Cara DeFiore	1	126.88
Lorenzo Lameko	3	676.94	Marcus Howard	1	308.32	Jeffery Thiel	1	185.43	Shaun McDonald	1	126.85
Daven Hermosura	2	650.41	Robert Kanaan	2	304.28	Thomas Vena	1	182.44	Aubrey Sarreal	1	126.60
Samuel LaSala	2	645.75	Nicholas Zangardi	1	302.63	Lynn Jones	1	181.58	Gail Arundale	1	122.70
William Ray	2	634.51	Alberto Alcalá	1	302.45	Dawn McElwain	1	181.20	Joseph Flynn	1	117.60
Andrew Stinnett	2	609.67	Anca Susan	3	299.80	Corey Carbon	1	179.40	Demetrius Franklin	1	117.01
Noel Ables	1	608.91	Stephen Jubrey	2	294.64	Robert Slocum	1	179.02	Richard Barbour	1	116.49
David Walton	3	605.58	William Buckenmeyer	1	288.45	Rufat Djangirov	2	174.10	Derek Wiens	1	113.94
Erik Graham	3	599.59	Travis Norman	1	287.75	Majesta Davis	1	173.82	Brandon Teter	2	113.75
Mitch Duplantis	2	562.50	Steven Foti	1	285.71	Scott Hanna	1	173.56	Almir Toska	1	113.11
Kenneth Greer	1	551.98	Tina Grzeca	2	277.13	Michael Laramie	1	173.17	Michael Ellis	1	112.87
Beth Snow	2	550.17	Natalie Linker	1	276.60	Ramin Maghsoud	1	173.17	Michael McIntosh	1	112.05
Dorian Oldham	2	531.84	Johnathon Bunch	1	275.99	Seth Raymond	1	171.68	Sheku Sheriff	1	111.14
Marlin McKinney	2	527.67	Brandon Zangaro	2	272.26	Adam Trubacz	1	170.55	Sarai Castanon	1	110.10
Ryan Bisanz	2	524.41	Christian Vasquez	1	267.67	David Goodman	1	170.43	Alexander Seropian	1	108.15
Alex Gonzales	1	517.33	Raymond Risucci	2	265.92	Anthony Theriault	1	170.43	Albert Lau	1	107.84
David Hausman	1	513.19	Cody Novak	2	262.21	Kirk Alexander	1	166.24	Kellen Cuttance	1	106.11
Mark Ziemianski	3	512.18	Jarred Sykes	1	261.95	Jordan Crumb	1	165.83	Ryan LeBaron	1	106.04
Philip Prata	2	496.92	Alan Weissen	1	256.60	Jason LaFayette	1	156.94	Gregory Engrav	1	101.47
Kyriacos Davis	1	485.55	Bonnie Williams	2	249.78	Christopher Keller	1	156.43	Steve Jirschele	1	100.21
Mercedes Ayala	2	471.24	James Vatter	1	248.98	Amanda Deal	1	156.25			
David Iriye	2	468.87	Ryan Trimble	1	243.45	Harold Miner	1	155.64			
Loralee Vasquez	3	462.64	Jayson Medema	2	237.58	Edward Rangel	1	154.16			

Bonus Count* is the total number of Agents under the indicated Manager who have reached the 15% bonus level for the first time.

BONUS

PR Bonus*

QUALIFIER	SGA	AMOUNT
Al Wall	Josh Chalom	\$4,606.77
Scott Alexander	HO DC	4,458.00
Mario Soljan	Steve Friedlander	3,490.00
Robin Andrade	HO MA	2,633.82
Ashley Desjardins	Matt Wolfanger	2,283.00
Mark Gagliardi	Jatoft-Foti	2,157.50
Nadine Boudreault	HO SK	2,131.50
Darrell Dorey	Imran Satti	1,983.50
Marilyn Kohlhase	Steve Friedlander	1,828.00
Kenneth Altizer	HO WV	1,602.50
TOTAL PR BONUS PAID:		\$51,232.98
93 PR Reps Qualified		

Leadership Bonus*

QUALIFIER	SGA	AMOUNT
Ben Halali	Jatoft-Foti	\$18,433.64
Harjeet Rana	Imran Satti	11,835.71
Patrick Bendure	Surace-Smith	11,192.13
Samuel Cohen	Fred Hadayia	10,651.02
Brett Gryska	Oldham-Bianchi	9,110.09
Earnest Powers	Simon Arias	8,976.49
Sarai Castanon	Jatoft-Foti	8,421.47
Cheryl Foti	Jatoft-Foti	7,623.76
Wayne Fader	Marc Rosen	6,922.15
Alberto Alcalá	Marc Rosen	6,839.73
TOTAL LEADERSHIP BONUS PAID:		\$499,169.65
540 Managers Qualified		

Reinstatement Bonus*

QUALIFIER	SGA	AMOUNT
David Jackson	Tom Williams	\$2,160.52
Lance Martin	Surace-Smith	1,581.01
Ronald Rivera	Cohen-Cohen	1,202.50
Christopher Stephens	Jatoft-Foti	1,174.60
Sami Mogannam	Jatoft-Foti	890.51
Carlo Bonifazi	Bob Olson	868.53
David Ackerman	Eric Giglione	827.98
Maryna Danielian	Steve Greer	807.93
Jason Beyer	Eric Giglione	793.14
Debra Bell	Bob Olson	777.30
TOTAL REINSTATEMENT BONUS PAID:		\$32,895.92
103 Producers Qualified		

WGB Bonus*

QUALIFIER	SGA	AMOUNT
Ernesto Magat	Jatoft-Foti	\$4,864.88
Roghie Hassanloo	Josh Chalom	4,657.57
Steven Stensrud	Altig-Orlovic	4,632.78
Lily Tchen	Cohen-Cohen	4,539.55
Theresa Bellajaro	Altig-Orlovic	4,211.52
Freida Yakubov	Tom Williams	4,052.94
Max Quasem	Cohen-Cohen	3,688.18
Ben Halali	Jatoft-Foti	3,104.46
Elvis O'Banor	Eric Giglione	3,003.94
Bianca Zaragoza	Steve Hartman	2,869.01
TOTAL WGB BONUS PAID:		\$820,713.85
1,752 Producers Qualified		

Total: \$1,404,012.40

New SGAs



LaTonya Tucker – St. Louis, Missouri 01.01.09

After seven years with AIL, I say to Roger, Scott, Rob, Bruce Murray, Bob Olson, and every Agent before and behind me, "You ain't seen nothing yet."

I often say that if you are good to your Agents, they will be good to you! I thank God often for this wonderful opportunity that gives me a chance to mentor others and help change their lifestyle while getting rich in the process. My plan for success when I move to St. Louis is simple: keep God first, and just continue doing what it took to be put in the bullpen in the first place, and that is to recruit, train, and maintain my agency with a good attitude. I have a wonderful game plan and feel blessed to be able to take my right-hand girl with me, which is an MGA and who happens to be my sister. Tasha Tucker-Cato has been with the company almost six years, and together there is nothing we can't do or figure out! She's everything that I'm not, and more! I love you, Sis.

Bob Olson, I wouldn't be where I am today if it weren't for you. I now appreciate all of the responsibility that I was given to run the entire office for over three years and to have a chance to open a brand new office. Without that training, I don't think that I would've been ready. I also thank every Agent who has helped me get to where I am today, and I will continue to set myself on fire for you and those coming so you will have the power to carry the torch.

Robert "Bob" Shafer – Tennessee 01.01.09

Less than 3 years ago, I was sitting in a group interview wondering why the person next to me wasn't wearing a suit. Now, I believe it was the best decision of my career.

I believe you're as successful as the people you surround yourself with; therefore, as I go forward living the AIL dream, I plan to build an agency with motivated people who desire to be successful. I will make sure I give them the same opportunities I've been given. I look forward to the great challenges in Nashville, and I know I've been blessed with the support of Home Office and my director, David Despot.

Laura Fisher – Massachusetts/Rhode Island 01.01.09

I have been truly grateful since the day I started with this company and was given the opportunity to create my own future and generate more income than I could have ever dreamed of coming right out of college. In addition to all of this, I was provided with the best leadership in the world to guide me and help me accomplish all of my goals.

Thank you so much to my first MGA, Barry Dillah, for not only bringing me into this amazing business, but for showing me how great one can be with the RIGHT THINKING. Thank you to my RGA, David Hausman, for always being there for me and supporting me in a selfless way that allowed me to flourish. And Eric Giglione... it doesn't get better than you. You truly live and breathe each and every day the Opportunity Unlimited that every one of us has at American Income. Not a day goes by that you do not find ways to raise the quality of leadership and growth potential in all of those you lead.

Everything rises and falls with leadership, and I thank those above for their coaching and commitment to this practice. I would not be where I am today without leaders like you.

Dave Melcher – Jacksonville, Florida 01.01.09

With only the trust I had in John Akers, I started my career with AIL in 2001. After almost three years of ups and downs, I allowed my short-term emotions to affect my long-term goals, and I left AIL to go after the "easy money" in the mortgage business. OOPS!

As fate would have it, John called me "out of the blue" with another opportunity at AIL. With renewed faith and Domenic's Career Track as my guide, I realized I was the only one in the way of my success. The fact is there will be ups and downs. You must have unwavering faith that you will prevail. Thanks to John, Dom, and especially my wife, Cathi. I am living the AIL dream.



Rob Falvo

Senior Vice President of
Field Operations

Trust in the Power of Pursuit

You've dreamed many dreams that were yours for the taking. In fact, almost all of them were well within your reach. Even now, most of what you dream can be yours.

The simple secret is in the seeking. Pursuit! Dreams begin to crystallize into reality when they are pursued.

The world behaves differently when you actually take action to go after what you want. What you wish "could be" starts becoming. The dream moves in your direction and begins to come to you, even as you first begin to reach for it.

Consider this—the dreams you have realized in life are those which you actively sought. That which you have achieved is what you decided to go for in one way or another. You can "think positively" all day long and all year, but positive action is what counts.

Wishing, longing, wanting, desiring—these are not the same as pursuing a dream. These are mental states, and they can very well play an important role in the process of becoming a better you, but they are essentially passive. Pursuit, on the other hand, is active. Reaching for your dream is behaving and moving; it is action that shortens the distance between you and your goal.

As you move into the New Year, a new beginning if you will, REVISIT your dreams! At a time when most people in our great country are hoping to be just status-quo, we are associated with a company that is experiencing tremendous growth. We can still dream. Most importantly, we can PURSUE our dreams.

Pursuit is what makes the difference. Reaching for what you want increases the odds, immediately and drastically, of getting it. "What you want" becomes part of a dynamic exchange, with the world and you working together, when you act and extend yourself toward your dream.

You can't change your life for the better by being passive. You must move on your dreams. You must leave the cover of safety. You must place your trust in action.

Always remember:

For everyone who asks receives, and the one who seeks finds, and to the one who knocks, it will be opened. **Matthew 7:8**

I wish you and your families a blessed and prosperous 2009.



GREG SINNER AGENCY DIRECTOR OF THE MONTH

Greg Sinner is the Agency Director of the Month for November. His team had 42% growth over November of 2007, with an amazing 63% growth YTD!

Greg is someone whose career path is pointed straight up. He is a no-nonsense, results-oriented leader with unbelievable potential.

New Directors



RON NEWLIN DIRECTOR OF COLLEGE RECRUITING

"I have been a recruiter for over fourteen years now. In my last position, I was the Sr. National Recruiter for Palm Harbor Homes for a little over eight years. During my time there, I was hired as a recruiter and worked my way up to become the National Recruiter and training manager for other recruiters. Previous to that, I was a manager for Manpower, Inc for five years. I thought I was going to become a HR Manager when I started my career but quickly found out my passion is for helping people find jobs. The minute I walked into AIL/NILICO, I could tell it was the place for me. The energy was high and very positive. I look forward to helping AIL/NILICO take recruiting to an even higher level in 2009 and beyond!"



BO GENTILE REGIONAL DIRECTOR OF SALES

Bo Gentile returns to the Home Office staff and will serve as a Regional Director of Sales. Bo has spent the last 13 months as the Director of Recruiting for the Altig Agencies. Previously, he was the Vice President of Recruiting for AIL and Vice President of Recruiting for Torchmark Corporation.

"The opportunity to work with the SGA Body and Home Office staff again is as exciting as it gets for me. I look forward to being a part of this great team for years to come. Thanks for welcoming me back with open arms."

2010

CONVENTION

Qualifications

CAREER AGENTS

Write \$80,000 of Net ALP as of December 31, 2009 AP&P report. For Career Agents contracted less than one year, the Net ALP will be prorated based on number of months contracted after the 6th month. Personal Producers can also qualify by writing \$100,000 of Net Annualized Premium as of December 31, 2009 AP&P Report. This includes Career Agents, SAs and GAs.

SUPERVISING AGENTS

Write \$80,000 of Personal Net ALP as of December 31, 2009 AP&P report or write \$126,700 of First Six Months Agent Production Net ALP. The SA must also have at least 1 active First Six Months Agent as of December 31, 2009. Can qualify on Pro-Rated basis if contracted less than 1 year.

GENERAL AGENTS

Write \$80,000 of Personal Net ALP as of December 31, 2009 AP&P Report or write \$126,700 of First Six Months Agent Production Net ALP. The GA must also have at least 2 active First Six Months Agents as of December 31, 2009. Can qualify on Pro-Rated basis if contracted less than 1 year.

MASTER GENERAL AGENTS

Have \$253,400 of First Six Months Agent Production Net ALP and have at least 4 active First Six Months Agents as of December 31, 2009. We will allow any combination of Personal and First Six Months Agent Production Net ALP that add up to the total production requirement. Can qualify on Pro-Rated basis if contracted less than 1 year.

REGIONAL GENERAL AGENTS

Must have two MGAs who qualify for convention under the MGA guidelines. Alternatively, an RGA can qualify as an MGA with his/her own MGA agency production.

STATE GENERAL AGENTS

Must meet YTD SGA standards as of December 31, 2009.

PUBLIC RELATIONS REPRESENTATIVES

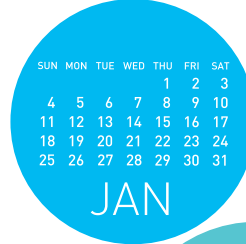
Obtain 17,250 Cards. All Original (ORIs/ADIs) will count as double credit. PR representatives can also qualify by signing 77 Endorsed Groups (REWs, NEWs, ORIs – IGs, PGs, TGs). For a group to count toward qualification, the group must have a 50 member minimum and have a 3% return with a minimum of 10 cards. All Original (ORIs group credits) will count as double credit. A PR Rep can qualify under only one method — they can qualify by signing 77 Groups OR acquiring 17,250 lead credits but not a combination.

PUBLIC RELATIONS MANAGERS

Obtain 52,500 Cards and have at least 2 active Public Relations Representatives coded as of December 31, 2009. All Original (ORIs/ADIs) will count as double credit.

NET TO GROSS AND RETENTION (ALL LEVELS)

To qualify, agents with a contract date of 4/30/09 or before must have at least a 68% retention rate. Agents with a contract date of 5/1/09 or after must have at least a 78% net to gross. The NTG and Retention rates shown in the qualifier's December 2009 AP&P report will be used in determining qualification.



JAN



MAR

January-June MANAGER Contest

Based on
First Time 15%
Bonus Earners



FEB

Starting January 1, 2009* and running through June 30, 2009**, we will have a new monthly contest for managers (SA, GA, and MGA).

Bonus is based on agents coded to the manager who hit the 15% level for the first time within a contest month and result in a Leadership Bonus for the manager. The regular Leadership Bonus will be paid weekly as usual, and the bonus amount described below will be paid monthly.

- For 1st agent under the manager who hits 15% level in a contest month – manager's Leadership Bonus on this agent is doubled.
- For 2nd first time 15% agent in the month – manager's Leadership Bonus on this agent is increased 150%.
- For 3rd and above first time 15% agents in the month – manager's Leadership Bonus on this agent is increased 200%.

Example:
Assume each agent has \$3,000 of net production for the week they hit the 15% level, which would generate a \$450 agent bonus. We will also assume all agents are direct codes to the MGA. Manager has the required retention and entitled to the regular Leadership Bonus.

If more than one agent under a particular manager qualifies at the 15% level for the first time in any given week within the month – we will determine the order of their qualification (1st agent, 2nd agent, etc) in ascending order based on agent's bonus (gives manager the biggest bonus advantage).

Normal Leadership Bonus is 120% of \$450 or \$540

During any special double bonus week—manager's maximum is equal to double, 150%, or 200% of the regular bonus.

Total Leadership & Contest Bonus payouts:

Agent 1 Week 1	\$1,080 (DOUBLE) \$540 Paid as Leadership Bonus Weekly \$540 Paid as Contest Bonus EOM
Agent 2 Week 2	\$1,350 (EXTRA 150%) \$540 Paid as Leadership Bonus Weekly \$810 Paid as Contest Bonus EOM
Agent 3 Week 3	\$1,620 (EXTRA 200%) \$540 Paid as Leadership Bonus Weekly \$1,080 Paid as Contest Bonus EOM
Agent 4 Week 4	\$1,620 (EXTRA 200%) \$540 Paid as Leadership Bonus Weekly \$1,080 Paid as Contest Bonus EOM

* Contest bonus evaluations will begin with bonuses generated with the advance runs of January 8th or 9th (depending on advance run code).

** The last contest bonus evaluations will be with bonuses generated with the advance runs of June 25th or 26th (depending on advance run code).



APR



MAY



JUN



Individual Producers



1. Ernesto Magat
San Jose, CA



2. Steven Stensrud
Calgary, AB



3. Roghie Hassanloo
Toronto, ON



4. Elvis O'Banor
Edison, NJ



5. Jose Lopes
Middletown, CT



6. Alisa Bell
Columbia, MD



7. Theresa Bellajaro
Honolulu, HI



8. Erez Shabtay
Los Angeles, CA



9. Kevin Appasamy
Redmond, WA



10. Lily Tchen
Los Angeles, CA



IceBreaker 1
Ronald Morgan
Pittsburgh, PA



IceBreaker 2
Justin Adams
Pittsburgh, PA



IceBreaker 3
Eric Brown
Dallas, TX

November Production

Rank	Name	Net ALP	Net to Gross	Retention	MGA	SGA
1	Ernesto Magat	\$30,716	92		Ben Halali	Jatoft-Foti
2	Steven Stensrud	26,601		81.5	John McGrath	Altig-Orlovic
3	Roghie Hassanloo	25,650		69.8	Byron Paz	Josh Chalom
4	Elvis O'Banor	20,442		84.8	Laura Fisher	Eric Giglione
5	Jose Lopes	19,983		70.9	Jose Lopes	David Zophin
6	Alisa Bell	19,751	85			Barry Dillah
7	Theresa Bellajaro	19,614		86.4	Christopher Clark	Altig-Orlovic
8	Erez Shabtay	19,543	82		Zeve Katz	Cohen-Cohen
9	Kevin Appasamy	19,424		74.2		Altig-Orlovic
10	Lily Tchen	18,757		81.8	David Iriye	Cohen-Cohen
11	Freida Yakubov	18,039		79.0	Scott Hanna	Tom Williams
12	John Cochrane	17,760		76.7	John Cochrane	Altig-Orlovic
13	Samson Adelufosi	17,371		72.1	David Hausman	Eric Giglione
14	Brock Lampee	16,595		92.2	Tiffany Roland	Altig-Orlovic
15	Max Quasem	16,302		84.5		Cohen-Cohen
16	Ronald Morgan	16,092	97		Earnest Powers	Simon Arias
17	Mercedes Ayala	15,801	87		Ryan Hall	Eric Giglione
18	Mary Ann Gaelic	15,731	92		Lawrence Hauck	Steve Friedlander
19	Scott Remmey	15,145		77.5		Eric Giglione
20	Catherine Minor	14,352		69.2	Christopher Clark	Altig-Orlovic

ALL TIME RECORD: STEVEN STENSRUD \$71,391 NET ALP

YTD Production

*1	Roghie Hassanloo	331,566		69.8	Byron Paz	Josh Chalom
*2	Lily Tchen	229,284		81.8	David Iriye	Cohen-Cohen
*3	Kevin Ishikane	221,167		80.4	Daven Hermosura	Altig-Orlovic
*4	Steven Stensrud	213,635		81.5	John McGrath	Altig-Orlovic
*5	Max Quasem	208,415		84.5		Cohen-Cohen
*6	Freida Yakubov	201,388		79.0	Scott Hanna	Tom Williams
*7	Jose Lopes	195,691		70.9	Jose Lopez	David Zophin
*8	Timothy Cruise	182,902		76.6		Altig-Orlovic
*9	Bianca Zaragoza	171,262		75.8		Steve Hartman
*10	Elvis O'Banor	166,505		84.8	Laura Fisher	Eric Giglione
11	Helen Taylor	160,208		86.5	Bobby Gujral	Altig-Orlovic
12	Karen Sessing	147,401		78.8	Mitch Duplantis	Marc Rosen
13	Jamison Weatherspoon	145,847		91.1	Nicholas Zangardi	Surace-Smith
14	Kevin Appasamy	139,769		74.2		Altig-Orlovic
15	Catherine Minor	137,825		69.2	Christopher Clark	Altig-Orlovic
16	Ross Ewen	137,048		77.8		Scott Rehberg
17	Brock Lampee	134,573		92.2	Tiffany Roland	Altig-Orlovic
18	Tehani Maragos	129,642	87		John Collins	Altig-Orlovic
19	Andrew Haskins	129,529		69.1	Christopher LaFond	Altig-Orlovic
20	Scott Remmey	129,292		77.5		Eric Giglione

ALL TIME RECORD: ZACHARY HART \$278,449 NET ALP

IceBreakers

1	Ronald Morgan	16,092	97		Earnest Powers	Simon Arias
2	Justin Adams	13,579	100		Jeffery Thiel	Simon Arias
3	Eric Brown	13,498	96			Chris Hernandez

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 10 Individual Producers list for the month, as well as the next Top 3 in this category.

Supervising Agents



1. Francisco Zarathustra
Los Angeles, CA



2. Majesta Davis
Hurricane, WV



3. Robert Biser
Cleveland, OH

November Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1	Francisco Zarathustra	\$28,425	\$32,253	89		Yvonne Zarathustra	Cohen-Cohen
2	Majesta Davis	27,225	28,772	93		Daniel Phares	Scott Keeney
3	Robert Biser	24,861	31,580	88		Patrick Bendure	Surace-Smith
4	Louis Fani	21,899	31,163	97		Earnest Powers	Simon Arias
5	Toafa Teo	20,567	23,132	96		Lorenzo Lameko	Steve Friedlander

ALL TIME RECORD: LORENZO LAMEKO \$78,033 1st Six Mo Agt

ALL TIME RECORD: LORENZO LAMEKO \$81,207 Net ALP

YTD Production

*1	Francisco Zarathustra	158,850	168,296	89		Yvonne Zarathustra	Cohen-Cohen
2	Jamison Weatherspoon	140,795	274,227		84.1	Nicholas Zangardi	Surace-Smith
3	Justin Wilson	133,029	215,245		76.7	Patrick Bendure	Surace-Smith
4	Michael Black	120,407	243,693		77.1	Brett Gyska	Oldham-Bianchi
5	Timothy Watson	111,205	159,047		69.8	Ryan Vopat	Surace-Smith

ALL TIME RECORD: LORENZO LAMEKO \$289,373 1st Six Mo Agt

ALL TIME RECORD: MARY ANN GAELIC \$443,893 Net ALP

General Agents



1. Sarai Castanon
Concord, CA



2. Daniel Walton
Columbus, OH

November Production

Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	MGA	SGA
1	Sarai Castanon	\$109,542	\$126,379	90		Ben Halali	Jatoft-Foti
2	Daniel Walton	63,310	88,043		72.3	Patrick Bendure	Surace-Smith
3	Mark Ziemianski	43,949	47,528	91		Earnest Powers	Simon Arias
4	Sita Pereira	43,725	60,700		75.2	Stephen Hill	Steve Friedlander
5	Danielle Jankowski	41,535	51,734		79.3	Michael LiBassi	Surace-Smith
6	Evan Holzauer	33,708	55,096		74.2	Laura Fisher	Eric Giglione
7	James Cunningham	27,410	42,803		79.4	Nicholas Zangardi	Surace-Smith
8	Raymond Risucci	26,271	32,665		76.9	Philip Prata	Oldham-Bianchi
9	Stephen Jubrey	25,452	27,227		77.1	Brett Gyska	Oldham-Bianchi
10	Erickson Bencosme	23,080	28,558		71.6	Alberto Alcalá	Marc Rosen

ALL TIME RECORD: TAINA LAMEKO \$195,544 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$208,278 Net ALP

YTD Production

*1	Sarai Castanon	556,547	580,692	90		Ben Halali	Jatoft-Foti
*2	Daniel Walton	458,956	630,277		72.3	Patrick Bendure	Surace-Smith
*3	Evan Holzauer	384,469	469,170		74.2	Laura Fisher	Eric Giglione
*4	James Cunningham	300,604	454,731		79.4	Nicholas Zangardi	Surace-Smith
*5	Levar Morgan	294,591	435,200		69.0	Francisco Perez	Theodore Pappas
6	Alex Grakhov	282,878	368,658		74.6	Nicholas Zangardi	Surace-Smith
7	Danielle Jankowski	266,241	413,710		79.3	Michael LiBassi	Surace-Smith
8	Stephen Jubrey	262,662	344,265		77.1	Brett Gyska	Oldham-Bianchi
9	David Thomas	235,840	367,895		69.8	Adam Kiss	Theodore Pappas
10	Clifford Mekelburg	231,567	353,260		69.8	Wayne Fader	Marc Rosen

ALL TIME RECORD: TAINA LAMEKO \$1,319,496 1st Six Mo Agt

ALL TIME RECORD: TAINA LAMEKO \$1,522,976 Net ALP

Master General Agents



1. Ben Halali
Concord, CA



2. Patrick Bendure
Columbus, OH



3. Samuel Cohen
Plymouth Mtg., PA



4. Harjeet Rana
Halifax, NS



5. Earnest Powers
Pittsburgh, PA

	Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
November Production	1.	Ben Halali	\$107,625	\$149,996		79.6	Jatoft-Foti
	2.	Patrick Bendure	81,460	126,329		72.0	Surace-Smith
	3.	Samuel Cohen	77,857	100,755		68.0	Fred Hadayia
	4.	Harjeet Rana	63,062	112,139		69.4	Imran Satti
	5.	Earnest Powers	60,494	64,949		69.2	Simon Arias
	6.	Jeffery Thiel	59,441	61,709		68.5	Simon Arias
	7.	Cheryl Foti	52,286	105,889		68.4	Jatoft-Foti
	8.	Lorenzo Lameko	51,555	72,101	96		Steve Friedlander
	9.	Wayne Fader	49,453	68,759		69.2	Marc Rosen
	10.	Stephen Hill	45,481	68,195	99		Steve Friedlander
ALL TIME RECORD: JEFF RIBMAN \$326,483 1st Six Mo Agt							
ALL TIME RECORD: JEFF RIBMAN \$364,483 Net ALP							

	Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
YTD Production	*1.	Harjeet Rana	767,270	1,089,389		69.4	Imran Satti
	*2.	Brett Gryska	652,165	1,204,429		78.3	Oldham-Bianchi
	*3.	Patrick Bendure	603,814	873,173		72.0	Surace-Smith
	*4.	Ben Halali	597,690	725,915		79.6	Jatoft-Foti
	*5.	Samuel Cohen	579,624	959,638		68.0	Fred Hadayia
	6.	Jeffery Thiel	549,801	607,198		68.5	Simon Arias
	7.	Laura Fisher	527,370	872,510		73.5	Eric Giglione
	8.	Earnest Powers	525,839	576,158	81		Simon Arias
	9.	Cheryl Foti	491,309	1,151,503		68.4	Jatoft-Foti
	10.	Alberto Alcalá	460,133	598,652		68.1	Marc Rosen
ALL TIME RECORD: JEFF RIBMAN \$1,802,351 1st Six Mo Agt							
ALL TIME RECORD: PAUL RUMBUC \$2,168,283 Net ALP							

Regional General Agents



1. Mitch Duplantis
Long Island City, NY



2. Patrick Bendure
Columbus, OH



3. Taina Lameko
Auckland, NZ

	Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
November Production	1.	Mitch Duplantis	\$148,203	\$196,071		69.1	Marc Rosen
	2.	Patrick Bendure	114,011	186,590		71.7	Surace-Smith
	3.	Taina Lameko	110,532	154,255	93		Steve Friedlander
	4.	Christopher Stephens	108,926	177,450		71.6	Jatoft-Foti
	5.	Michael Vasu	97,274	183,920		76.0	Surace-Smith
ALL TIME RECORD: JIM BIANCHI \$250,884 1st Six Mo Agt							
ALL TIME RECORD: JIM BIANCHI \$470,822 Net ALP							

	Rank	Name	1st Six Mo Agt	Net ALP	Net to Gross	Retention	SGA
YTD Production	*1.	Mitch Duplantis	1,338,790	1,927,452		69.1	Marc Rosen
	*2.	Harjeet Rana	1,232,475	1,856,117		72.2	Imran Satti
	3.	David Hausman	1,180,266	2,105,441		73.4	Eric Giglione
	4.	Francisco Perez	1,105,571	1,887,477		71.5	Theodore Pappas
	5.	Sonny Gurney	1,032,754	2,618,073		72.6	Paul Rumbuc
ALL TIME RECORD: JIM BIANCHI \$1,989,902 1st Six Mo Agt							
ALL TIME RECORD: JIM BIANCHI \$4,570,094 Net ALP							

Public Relations



Brenda Stipanovich
PR MANAGER
Pittsburgh, PA



Linda Stadler
CATEGORY A
Cleveland, OH



Sara Thraillkille
CATEGORY A
Houston, TX



Darrell Dorey
CATEGORY B
Halifax, NS



Al Wall
CATEGORY B
Toronto, ON



Krissa Hensley
CATEGORY C
Cleveland, OH



Richard Case
CATEGORY C
Cleveland, OH

Category	Rank	Name	Production	SGA
November Production	Mgr	1. Brenda Stipanovich	6,409 Cards	HO PA
		2. Susan Fuldauer	5,521 Cards	HO IN
		3. Chuck Hill	4,660 Cards	Jatoft-Foti
A	1.	Linda Stadler	4,759 Cards	Surace-Smith
	2.	Sara Thraillkille	2,334 Cards	Steve Greer
	3.	Mario Soljan	2,332 Cards	Steve Friedlander
	4.	Leo VanDenBussche	2,155 Cards	HO MB
	5.	Mark Gagliardi	2,081 Cards	Jatoft-Foti
B	1.	Darrell Dorey	4,280 Cards	Imran Satti
	2.	Al Wall	3,054 Cards	Josh Chalom
	3.	Gabriela Berloni	2,959 Cards	Josh Chalom
	4.	Scott Alexander	2,922 Cards	HO DC
	5.	Robin Andrade	2,343 Cards	HO MA
ALL TIME RECORD: 18,960 Cards				
C	1.	Krissa Hensley	12 Groups	Surace-Smith
	2.	Richard Case	8 Groups	Surace-Smith
	3.	Kenneth Altizer	7 Groups	HO WV
	4.	Donald Spohn	6 Groups	Surace-Smith
	5.	John Wagner	5 Groups	HO Southern Ohio
ALL TIME RECORD: VIVIAN DWYER 55 Groups				

Category	Rank	Name	Production	SGA
November Production	Mgr	*1. Malka Arony	68,645 Cards	HO Los Angeles/Hartman
		*2. Susan Fuldauer	64,882 Cards	HO IN
		3. Chuck Hill	63,969 Cards	Jatoft-Foti
A	*1.	Rona Pileggi Spano	25,738 Cards	HO Chicago
	*2.	Brenda Di Somma	23,915 Cards	HO NJ
	3.	Chuck Hill	23,726 Cards	Jatoft-Foti
	4.	Malka Arony	23,224 Cards	HO Los Angeles/Hartman
	5.	Mark Gagliardi	21,905 Cards	Jatoft-Foti
B	*1.	Al Wall	33,039 Cards	Josh Chalom
	*2.	Robin Andrade	32,003 Cards	HO MA
	3.	Darrell Dorey	20,781 Cards	Imran Satti
	4.	Vivian Dwyer	18,734 Cards	HO VA
	5.	Michelle Baxter	17,600 Cards	HO IN
ALL TIME RECORD: DENISE BOWYER 61,879 Cards				
C	*1.	Kenneth Altizer	121 Groups	HO WV
	*2.	Donald Spohn	78 Groups	Surace-Smith
	3.	Cheryl Cook	65 Groups	HO PA
	4.	Richard Case	64 Groups	Surace-Smith
	5.	Jerry Hartnett	54 Groups	Surace-Smith
ALL TIME RECORD: KENNETH ALTIZER 136 Groups				

Public Relations Manager selection guidelines for recognition in the Spotlight are as follows:
 Must have two PR Representatives coded and meet all production requirements.
 Category A = SGA categories I and II.
 Category B = SGA categories III, IV, V, VI, VII, and VIII.
 Category C = Top number of group credits signed from all SGA categories.
 Also, please note, the number of leads will be used to break a tie in Category C.

State General Agents

+ New SGAs with pro-rated objectives are not eligible to compete for Year To Date Awards. SGAs must be at full objective for the last 6 months of the year.

1st Six Month Agent

	Category	Name	Net to Gross	Retention	1st Six Mo Agt	1st Six Mo Obj	% of Obj
November Production	I	Surace-Smith		70.7	\$265,210	\$221,000	120
		Jatoft-Foti		71.5	229,683	210,000	109
	II	Cohen-Cohen		77.3	167,489	143,000	117
	III	Sabrina Lloyd	84		50,006	19,100	262
		Marc Rosen		69.4	174,989	94,000	186
		Imran Satti		72.5	90,411	89,000	102
	VI	Scott Keeney		71.6	78,455	62,000	127
		Mark Hancock		68.2	60,900	57,500	106
	VII	Simon Arias		68.0	151,352	39,000	388
		Tim McAdams		70.9	51,725	37,000	140
	Travis Moody		72.3	34,818	34,500	101	
IX	Randy Teyssier	84		19,496	16,250	120	
YTD Production	I	Surace-Smith		70.7	3,473,903	2,431,000	143
	III	Sabrina Lloyd +	84		141,095	66,850	211
		Marc Rosen		69.4	1,438,472	1,034,000	139
		Imran Satti		72.5	1,238,184	979,000	126
		Theodore Pappas		72.1	1,111,766	1,100,000	101
	V	Allan Jennings		72.5	764,500	102	102
	VII	Simon Arias		68.0	1,260,145	321,500	392
		Tim McAdams		70.9	509,389	370,000	138

Net ALP

	Category	Name	Net to Gross	Retention	Net ALP	Net ALP Obj	% of Obj
November Production	I	Surace-Smith		70.7	\$499,031	\$433,000	115
		Eric Giglione		71.9	356,698	325,000	110
		Jatoft-Foti		71.5	433,188	412,000	105
	II	Cohen-Cohen		77.3	308,636	282,000	109
	III	Sabrina Lloyd	84		71,782	34,500	208
		Marc Rosen		69.4	226,045	182,000	124
		Imran Satti		72.5	190,584	173,000	110
	IV	Josh Chalom		70.5	179,303	165,000	109
	V	Allan Jennings		72.5	142,491	134,000	106
	VI	Mark Hancock		68.2	129,642	113,000	115
VII	Simon Arias		68.0	183,729	78,000	236	
	Travis Moody		72.3	72,273	69,000	105	
IX	Randy Teyssier	84		36,361	32,500	112	
YTD Production	I	Surace-Smith		70.7	6,368,165	4,763,000	134
		Altig-Orlovic		72.9	17,016,719	16,687,000	102
	II	Cohen-Cohen		77.3	3,390,272	3,102,000	109
	III	Sabrina Lloyd +	84		264,640	120,750	219
		Imran Satti		72.5	1,974,952	1,903,000	104
		Marc Rosen		69.4	2,038,197	2,002,000	102
	IV	Josh Chalom		70.5	2,233,556	1,815,000	123
		Alt-Orl-Deley		69.4	2,153,326	1,815,000	119
	VI	Mark Hancock		68.2	1,386,512	1,243,000	112
	VII	Simon Arias		68.0	1,387,664	638,000	218
IX	Randy Teyssier +	84		142,302	113,750	125	



Jim Surace
CATEGORY I



Marcus Smith
CATEGORY I



David Cohen
CATEGORY II



Micah Cohen
CATEGORY II



Sabrina Lloyd
CATEGORY III



Scott Keeney
CATEGORY VI



Simon Arias
CATEGORY VII



Randy Teyssier
CATEGORY IX



Jim Surace
CATEGORY I



Marcus Smith
CATEGORY I



David Cohen
CATEGORY II



Micah Cohen
CATEGORY II



Sabrina Lloyd
CATEGORY III



Josh Chalom
CATEGORY IV



Allan Jennings
CATEGORY V



Mark Hancock
CATEGORY VI



Simon Arias
CATEGORY VII



Randy Teyssier
CATEGORY IX



TOP ROOKIE
November 2008
1st Six Month Agent
Simon Arias
Category VII

RTN 68.0
1st Six Mo Agt \$151,352
1st Six Mo Obj \$39,000
% of Obj 388

The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of 1st Six Mo Agt Objective for the featured month.

ROOKIE CARD



TOP ROOKIE
November 2008
Net ALP
Simon Arias
Category VII

RTN 68.0
Net ALP \$183,729
Net ALP Obj \$78,000
% of Obj 236

The Top Rookie is an SGA with less than one year tenure who achieved the highest percentage of Net ALP Objective for the featured month.

ROOKIE CARD

Promotions

State General Agent

Laura Fisher Dave Melcher Robert "Bob" Shafer LaTonya Tucker

Regional General Agent

Tracy Haden James Hill George Lahamedjian

Master General Agent

Norman Candolare Michael Nelson Ron Seigel Maijargal Sukhbaatar
 Patricia Lee Shelly Russell Karen Stockwell Anthony Theriault Robert Williams

General Agent 60%

Mike Argersinger Lamine Diakhate Karen Sessing Jarred Sykes
 Luis Bagundo Steve Jirschele Barbara Stillwell Thomas Vena

General Agent 57.5%

Brent Arbour Anita Facundo Regina Neal James Reilly Jenny Sample
 Mercedes Ayala Regenia Mapson Jay Newsome Kimberly Riley Matthew Skinner
 Rishaun English Marlin McKinney Seth Randolph

Supervising Agent 55%

Diego Acosta Eric Brown Luke Driscoll Cassandra Gordon Norbert Medina
 Mickey Beaver Holly Cook Henry Getty Mario Hernandez Shane Powell Javier Sandoval

Supervising Agent 52.5%

Francois Beaini Stephen Cook Douglas Grigg Ryan Leong Sabrina Owens Theresa Setefano
 Stephanie Belizaire Dale Dalager Triona Hanley Joseph Lugo Eric Pitt Mari Shipp
 Brenton Betts Dana Dallis Jeffrey Jacobsen Richard Lutz Walter Powell Daryl Skinner
 Chena Blair Jennifer Duke Barry Jacoby Laura Maurillo Christopher Rossman LeTasha Truesdale-Pough
 Spencer Bullock Vann Estrada Paul Johnson Crystal Mestres Jaime Rozotto Jonathan Tucker
 Ashtyn Campbell Augustine Facundo Edward Jordan Emil Mohareb Jessica Santamarina Evan Venturella
 Brian Campbell Ryan Forster Marsela Kresic Jewmekia Morton Adam Schacter Richard Woody
 Ryan Clark Emade Georges Ralph Lawton Joseph Narcisi Adam Scriver Jake Yagjian



Perspective



Scott Smith

*Executive Vice President
& Chief Marketing Officer*

Let's Do It Together

Here we go. It's the start of 2009! This is the time to write out your resolutions and goals for the year. When doing so, keep the following in mind.

You are part of a team. Your team sets a group goal that you and your team members will collectively work toward. Each team member sets a goal that he or she wants to achieve. While these are individual goals, each goal interchanges, relates, and supports each team member's goal as well as the overall group goal. When setting your goal, you must ask yourself, "Will my individual goal make a significant contribution to meeting or exceeding our overall team goal?" If you answered "yes", then get moving. If you answered "no", then you need to increase your goal or set additional goals that support the team goal. As you strive to make the biggest contribution possible to your team, two factors are at play.

First, your individual goal determines the goals of others on your team. You set the bar of achievement for your team. If you set your goals high, others will naturally follow suit. Think about it. You set your goal at the maximum level. Those that have already set their goals at a level lower than yours will undoubtedly raise their standards. A goal that once appeared significant doesn't look so great when held against a goal of a higher caliber. As team members raise their goals, the standard for the team is raised. Those that haven't set their goals will certainly do so at a level equal to or higher than the team's standard. You want to be known as the team member who makes a remarkable contribution to the team, not the one who stands in the way of victory.

Second, your individual goal represents what you think of yourself, which affects how others view you and respond to you as a team member. Setting your goal at the maximum level says that you are confident in your capabilities, you enjoy the opportunity to challenge yourself and grow, and you believe adding value to your team is important and necessary. What does setting your goal at the lowest level say? You're unsure of yourself, you don't want to risk the possibility of not achieving it, and you are either unaware or don't care about your negative affect on your team. Expect more of yourself, and others will expect more of you. You will be treated as a valuable team member and a driving force in team achievements. Expect little of

yourself, and others will expect little of you. Your team will respond to you accordingly.

It's your belief in the overall team goal and the contribution you can make that will put American Income and National Income Life at the forefront of the countries we serve, and in exchange AIL/NILICO's stature will enable continued financial prosperity and Opportunity Unlimited. Together we strive to become the premier in-home life insurance provider servicing the working class of the United States, Canada, and New Zealand. Premier doesn't mean being the biggest, nor does it mean being the most profitable. It means being the best. Let's say "best" returns a profit on investment, provides steady employment, rewards employees and agents for the long term, pays claims timely, and is what the working class needs as security against the unforeseen. Well, if that were the only criteria, then we would already experience the maximum feeling of accomplishment. But we don't. Why?

Not enough of us have lived Opportunity Unlimited Giving, which is the reward you get when you have sponsored an individual to help enjoy success in our company. I'm not talking strictly about field sales management either. Certainly, the leaders and managers in the field and in Home Office choose to make mentorship a part of their job duties. But in the most successful organizations, everyone pulls for each other. Who is under your wing? If your answer is "no one", then find someone. In the field as a personal producer, perhaps you are aware of another person in your agency who is struggling. As someone with experience, sit down with this person and review his or her presentation. Better yet, invite the struggling agent in the field with you. This person should be factored in as a big part of your individual goal. Help this person formulate, and achieve, his or her goals in 2009. Remember, each person's individual goals interchange, relate, and support the goals of others. It is only after you experience the internal satisfaction and gratification that comes with being a part of others' success that you will feel complete satisfaction from achieving your goals.

As a team, we have big goals to achieve. Set your goals so that you make the largest, most outstanding contribution to our team. Together, let's achieve our goals in 2009!



Anniversaries

25 Years of Service

Mark Hancock SGA

19 Years of Service

Brett Hulme PR Cat C

17 Years of Service

Judy Hinz MGA

15 Years of Service

Earle Harris MGA
 David Williams Agt
 Jenny Williams PR Cat A

10 Years of Service

William Sanders Agt
 Ruben Soberanes Agt

9 Years of Service

John Franklin MGA

7 Years of Service

Arnold Iacoviello Agt
 Larry Lozano PR Cat A
 Christy Starr Agt

6 Years of Service

Andrew Bishop RGA
 Arthur Greene MGA
 Mathew MacCannell RGA
 Karen McQuoid MGA
 Mark Peltz Agt
 Denis St.Pierre PR Cat A
 Dustin Venekamp SGA

5 Years of Service

Justin Germany Agt
 Ed Olfert Agt
 Amir Sedaghat MGA

4 Years of Service

Sue Akers PR Cat B
 Heidi Diecedue PR Cat C
 Sebastian Kazek Agt
 Rosanne Landon Agt
 Susan O'Bryon Agt
 Thomas Parker GA
 T J Rowell SGA
 Anna Vaculikova Agt

3 Years of Service

Brian Allt MGA
 Simon Arias SGA
 Brandon Braun GA
 Mark Corkrean MGA
 Bradley Ellison Agt
 Deborah French-Gorman PR Cat B
 Marilyn Gonzalez PR Cat B
 Theodore Greer GA
 Garret Kun MGA
 Melissa Losk MGA
 Kelvin McDiarmid RGA

2 Years of Service

Alberto Alcala RGA
 Richard Blake GA
 Mario Chavez GA
 Blake Higuchi RGA
 Jessica Ingerick PR Cat B
 Michael McIntosh GA
 Erin Moyer Agt

1 Year of Service

Mina Afu SA
 Hilda Ames SA
 Thomas Baeurich SA
 Dante Beasley Agt
 Lesly Bernard GA
 Jason Beyer Agt
 Jason Bianco SA
 Beverly Brooks SA
 Dart Brown GA
 Erica Buda SA
 James Conley Agt
 Richard Cortez GA
 Leah Courtright Agt
 Robin Denham PR Cat B
 Michael Ellis MGA
 Maifea Fetu SA
 Darron Hacker SA

1 Year of Service (Cont.)

Wendy Hernandez Agt
 Christopher Hitner SA
 Zeve Katz MGA
 Robert Lozier SA
 Brian McTear Agt
 Sammar Miquel Agt
 Valorie Nhean Agt
 Chad Osmon Agt
 Larry Pereiro MGA
 Asena Teutau Agt
 Almir Toska SA
 James Vattert MGA
 Jorell Washington MGA
 Jamison Weatherspoon SA
 Michael Weeder SA
 Victoria Wnek Agt
 Kevin Yakowich SA

What scene will you be in?



SEE YOU ON THE RED CARPET

2009 Convention: May 14-17, 2009 - Stay at the Beverly Hilton, home of the Golden Globe Awards For complete Convention Qualifications, go to: www.aillife.com/agency/spotlight/maingtl.htm



Leadership Bonus

Total: \$499,169.65

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ben Halali	\$18,433.64	Richard Correa	\$2,729.89	David Goodman	\$1,290.85	Brenda Anderson	\$788.22
Harjeet Rana	11,835.71	John McGrath	2,726.45	Mercedes Ayala	1,254.20	Alexander Seropian	780.78
Patrick Bendure	11,192.13	Loralee Vasquez	2,482.01	Ryan Bisanz	1,251.07	Anthony Mutter	775.40
Samuel Cohen	10,651.02	Joseph Moore	2,439.00	James Vatter	1,240.94	Ronald Rivera	771.75
Brett Gryska	9,110.09	Gevorg Yanukyan	2,411.22	Moswen Taylor	1,233.28	Michael McIntosh	757.92
Earnest Powers	8,976.49	Tracy Haden	2,322.43	James Aalders	1,230.79	Dawn McElwain	757.25
Sarai Castanon	8,421.47	Natalie Linker	2,313.74	Danielle Jankowski	1,220.66	Jason Mayer	743.30
Cheryl Foti	7,623.76	Julianna Jones	2,270.48	Kenneth Greer	1,208.95	Evan Holzhauser	736.02
Wayne Fader	6,922.15	Matt Pflueger	2,120.71	Gregory Engrav	1,194.87	Delaunda Milner	734.96
Alberto Alcalá	6,839.73	Robert Biser	2,086.69	Taina Lameko	1,190.02	Larry Pereira	731.35
Lorenzo Lameko	6,640.78	Natalie Lloyd	2,053.48	LaTonya Tucker	1,173.34	Sara Welch	730.66
Bobby Gujral	6,471.00	Brandon Teter	2,040.72	Richard Barbour	1,171.76	Nicholas Lorence	727.61
Ryan Hall	5,863.78	Mark Beckford	1,969.85	Maurice Jordan	1,139.57	David Garbarskiy	720.74
David Wang	5,584.69	Daven Hermosura	1,957.94	John Franklin	1,131.71	Jason Schrimsher	716.99
Philip Prata	5,266.23	Thomas Reagan	1,893.84	Antonio Monica	1,112.43	Timothy Watson	715.65
Jeffery Thiel	5,144.59	Sita Pereira	1,885.27	Jason Lafayette	1,107.29	DeMario Cooper	713.04
Michael LiBassi	5,102.79	Timothy Clark	1,804.19	Kathryn Chaisson	1,101.16	Keith Green	703.88
Dorian Oldham	4,908.81	Phillip Humbel	1,791.35	Matt Flores	1,099.64	Erickson Bencosme	693.16
Jermaine Gunter	4,850.86	Mark Bleier	1,788.52	Shawn James	1,074.47	Samuel Florent	675.15
Laura Fisher	4,812.67	Shaun McDonald	1,786.71	Michael Romeo	1,031.99	Sharnitha King	674.48
Byron Paz	4,683.91	Christopher Williams	1,770.76	Jamison Weatherspoon	1,027.75	Kasali Kotun	673.37
David Iriye	4,537.03	Marcus Howard	1,769.38	Daniel Phares	1,027.67	Jayson Medema	673.31
Nicholas Zangardi	4,500.82	Ryan LeBaron	1,769.09	Beth Snow	1,017.29	Vance Bosch	668.88
Desi Dimitrova	4,385.95	Corey Carbon	1,716.81	Brent Arbour	1,007.92	Samuel Lasala	655.33
Craig Beck	4,349.36	Matthew Melhorn	1,683.79	Dennis Titcombe	1,006.80	Rishaun English	654.43
Robert Vincent	4,223.00	Raphael Bouchereau	1,667.70	David Melcher	986.05	Cynthia Sittig	654.27
Stephen Hill	4,143.69	Francisco Perez	1,652.08	Patrick Stenglein	984.51	James Hill	646.48
Steven King	4,098.15	Michael Black	1,638.01	John Sparby	980.79	Michael Antognoli	644.12
Robert Shafer	4,090.99	John Szoka	1,595.00	David Guzman	975.06	Kyriacos Davis	640.42
Zeve Katz	3,870.15	Richard Sprigg	1,578.23	Eric LaBossiere	971.86	Jarred Sykes	639.83
David Hausman	3,818.48	Robert Liles	1,568.35	Brendan Boyle	967.29	Sheku Sheriff	637.21
Timothy Matteson	3,748.44	Louis Fani	1,564.70	David Thomas	962.17	Maryna Danielian	635.62
Mitch Duplantis	3,637.12	Michael Laramie	1,540.89	Marino Baca	956.69	Robert Hearn	634.31
Rodney Ward	3,549.51	Dichita Warren	1,540.30	Raymond Risucci	947.40	Bruce Crowell	629.79
Samantha Chui	3,543.03	Curt Snow	1,495.02	Bradley Weigand	938.80	Robert Hamilton	620.47
Steven Engrav	3,520.71	Stephen Jubrey	1,489.33	Thomas Vena	933.64	John Olson	617.94
Pamela Ladd	3,470.10	Jeremy Welch	1,457.94	David Ackerman	931.52	Alan Silverman	615.79
Michael Sheets	3,258.63	Mark Ziemianski	1,453.42	Sharon Brenner	924.81	Shaun Sideris	608.71
Jason Taylor	3,188.52	Majesta Davis	1,440.89	Billy Wilder	920.31	Tasha Tucker	604.96
Adam Kiss	3,184.12	Francisco Zarathustra	1,437.59	Antoinette Yellock	919.03	Nicholas Engrav	599.64
Doreen Ryan-Foti	3,111.26	James Hurlburt	1,396.61	Tim Schroeder	886.71	Robert Kanaan	596.97
Alex Gonzales	3,104.97	Rory Crockford	1,373.53	Christopher Keller	881.15	Nina Edmonds	593.82
James Ching	3,012.32	David Walton	1,364.25	Clifford Mekelburg	841.54	Albert Lau	587.33
Alvin Hagens	2,967.11	William Ray	1,362.39	Andrew Stinnett	825.84	Brandon Braun	584.76
Lawrence Hauck	2,963.51	Eric Cochran	1,332.36	Jay Newsome	810.64	Justin Wilson	583.80
Yvonne Zarathustra	2,923.38	Ryan Vopat	1,324.67	Gail Arundale	802.63	Matthew Parker	581.40
Blake Higuchi	2,908.91	Daniel Walton	1,318.96	Toafa Teo	801.83	Seth Raymond	580.52
Tiffany Roland	2,908.87	Steven Foti	1,306.54	Scott Hanna	797.84	Silvia Ortiz	577.45
Robert Gerdes	2,896.88	Garret Kun	1,296.00	James Allen	794.14	Alek Auxier	573.61

Leadership Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Mary Delores Ayarzagoitia	\$566.81	Matthew Ho	\$374.79	Lee Croft	\$233.27
Andrew Brinkmeyer	560.21	London Burnett	362.09	Michael Yoxthaimer	232.36
James Cunningham	560.21	Devin Phillips	360.99	Frederick Greene	232.30
Robert Slocum	556.57	Alba Wandurraga	358.97	Juan Cardona	232.16
Donny Bowen	551.28	Brad Thomas	354.23	John Johnson	232.04
Cody Novak	549.67	Corey Neff	351.29	Arthur Greene	230.93
Roger Melton	537.83	Edward Rangel	351.26	James Palmes	229.49
Paulo Rosa	531.07	Marcus Oliver	348.75	Bryan Gravel	229.10
Ricardo Garavito	530.03	Joanne Marks	342.96	Erik Graham	227.06
Reynaldo Singson	529.94	Elizabeth Cazares	342.13	James Reilly	223.65
Mathew Mealey	523.72	Cassandra Gordon	342.03	Marlin McKinney	223.27
Joshua Lageman	515.87	Benton Tong	340.72	Henry Getty	221.94
Lori Foti	513.62	Jason Dickson	339.77	Gora Choudhury	221.35
Cynthia Romero	512.34	Gregory Easley	339.43	Richard Davis	215.33
Anita Facundo	510.67	Catherine Cusyck	336.23	Travis Brock	212.88
Robert Williams	510.20	Joseph Flynn	333.04	Salvatore Gallo	210.53
Christian Chenier	504.38	Brandon Zangaro	329.61	Matthew Marshall	209.52
Mina Afu	504.28	Christopher Rossman	329.12	Andrew Bishop	209.12
Hyunjun Kae	503.61	Christopher Clark	328.50	Johnathon Bunch	209.08
Michael O'Rourke	503.35	Sharif Grays	328.48	Norbert Medina	206.51
Amanda Deal	499.59	Shiwa Hollingsworth	317.60	George Lahamedjian	206.20
Tod Brown	498.97	Marc Younger	310.74	Kellen Cuttance	203.84
Michael Weeder	490.87	Thomas Baeurich	307.82	Kimberly Riley	201.19
Benjamin Foti	490.04	Daniel Armstrong	306.45	Newsome Jay	200.87
Mike Argersinger	483.46	Adam Smith	305.14	Perquida Osborne	200.12
Mildred Rush	475.15	Atta Saleh	303.46		
Carlos Hernandez	474.65	Haoyu Xu	302.07		
Earle Harris	470.11	Dustin Dunbar	301.93		
William Chang	465.38	Cara DeFiore	293.15		
Ronald Starr	453.77	Tina Grzeca	291.48		
Patrick Duray	452.94	Curtis Proebstel	285.93		
Maria Greene	445.51	Jesse Reeder	285.57		
Sharron Wilson	444.22	Christen Coppola	284.84		
Levar Morgan	438.48	Aaron Burke	282.32		
Robert Reagan	437.03	Steve Surace	275.59		
Dewey Lewis	436.70	Anne Powihongi	269.23		
Peggy Winston	435.04	Dmitriy Kagan	267.78		
Kraig Gilge	428.79	John Hollins	265.70		
Christopher Jordan	428.60	Emade Georges	264.25		
Brian Sundberg	425.22	Sonia Marin	264.03		
Sharonda Moses	423.25	Darron Hacker	263.07		
Salima Abdin	421.91	Higuchi Blake	262.99		
Travis Eick	418.36	Alex Grakhov	262.93		
Kelvin McDiarmid	412.58	Thomas Stewart	261.50		
Ryan O'Donnell	409.22	Derek Wiens	260.94		
Aubrey Sarreal	404.53	James May	260.59		
Travis Norman	402.93	Michael van Delft	259.09		
Allen Nelson	399.01	Timothy Dawe	253.17		
David Ingram	385.67	Ramin Maghsoud	252.21		
Karen Stockwell	384.67	Stacie Jones	251.71		
Robert Dunn	383.79	Lynn Jones	249.64		
Michael Zorn	383.37	Richard Blake	247.43		
Thomas Craig	380.46	Jose Sanchez	244.33		
David Aronovich	376.35	Alan Weissen	233.75		
Bernard Coffey	375.24	Matthew Lukesh	233.34		

World's Greatest Bonus

Total: \$820,713.85

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Ernesto Magat	\$4,864.88	Justin Adams	\$1,813.96	Douglas Zigby	\$1,381.55	Joseph Uppleger	\$1,166.37
Roghie Hassanloo	4,657.57	Karen Gagarin	1,811.47	Diego Acosta	1,355.23	William Reed	1,165.77
Steven Stensrud	4,632.78	Leone Tom-James	1,797.45	Samantha Sanchez	1,353.68	Corazon Marata	1,164.55
Lily Tchen	4,539.55	Timothy Nolan	1,787.94	Hsiaohsuan Li	1,350.12	David Ingram	1,155.41
Theresa Bellajaro	4,211.52	Ryan Conley	1,775.01	John Hughes	1,345.11	Patrice Reid	1,154.89
Frcida Yakubov	4,052.94	Jefonda Neal	1,768.09	Salima Abdin	1,333.85	William McCray	1,153.49
Max Quasem	3,688.18	Kevin Edwards	1,760.19	Joshua Lenix	1,327.07	Philip Abramovitz	1,142.26
Ben Halali	3,104.46	Peggy Winston	1,750.60	Sabrina Owens	1,325.23	Stephanie Novel	1,135.09
Elvis O'Banor	3,003.94	Ramin Maghsoud	1,726.05	Catherine Luke	1,317.15	Travis Rasso	1,134.32
Bianca Zaragoza	2,869.01	Scott Remmey	1,715.53	Jewmekia Morton	1,315.79	Silvia Cruz	1,126.13
Daniel Hanson	2,797.19	David Garbarskiy	1,705.96	Clifford Meckelburg	1,312.33	Steven Lucero	1,122.50
John Cochran	2,600.41	Kevin Davis	1,685.43	John Manarte	1,311.67	Zalika Sterling	1,121.66
Samson Adelufosi	2,599.77	Mark McGuigan	1,685.27	Gregory Myers	1,310.75	Todd O'Neill	1,121.53
Erez Shabtay	2,498.84	John Farley	1,671.71	Michael Rivera	1,306.25	Ruben Soberanes	1,116.23
Brock Lampee	2,492.60	Victor Rodos	1,661.45	Tasha Torain	1,304.00	Monique Roye	1,113.38
Joy Horcajo	2,460.68	Eugenio Pavon	1,660.99	Patrick McGonigle	1,297.29	Steve Jirschele	1,111.88
Andrew Reynard	2,459.94	Samantha Chui	1,655.78	Jesse Wise	1,291.33	Amanda Beyersdorff	1,111.13
Mercedes Ayala	2,370.26	Arnold Pacleb	1,650.83	Travis Slavens	1,286.02	Justin Jonsdottir	1,107.39
Mary Ann Gaelic	2,359.77	Patrick Taylor	1,638.06	Theodore Fawcett	1,279.64	Jo Karr	1,104.52
Salvatore Gallo	2,334.27	Theresa Setefano	1,621.37	Louis Fani	1,278.78	Lee van Delft	1,101.83
Delaunda Milner	2,320.48	Michael Cook	1,596.48	Sarfulah Stewart	1,275.89	Eunsook Kang	1,098.20
Jose Lopes	2,319.18	Robert Dunn	1,589.22	Kevin Haines	1,274.52	Kasimira Joyce	1,094.40
Ronald Morgan	2,316.69	William Parmeter	1,588.42	Lawrence Adams	1,274.40	Jay Meyer	1,088.93
Helen Taylor	2,282.24	German Viviano	1,582.69	Taneshia Solomon	1,270.25	David Saez	1,086.35
Kevin Appasamy	2,237.47	Joseph Lugo	1,572.02	Donald Wold	1,269.42	Magda Figueiredo	1,084.42
Haoyu Xu	2,227.36	Jeffrey Jacobsen	1,570.55	Christa Barfield	1,264.85	Zach Luhr	1,079.16
Joey Kennedy	2,227.20	Leatrice Medina	1,558.18	Mike Houston	1,261.66	Preeti Sahgal	1,078.81
Kelly McDonald	2,210.01	Amy Shui	1,551.33	Pamela J Smith	1,255.91	Jessica Santamarina	1,078.75
Ross Ewen	2,160.17	Erin Mahoney	1,537.66	LaDawn Meador	1,255.46	Shannon Andrews	1,078.59
Richard Carter	2,158.61	Cassandra Gordon	1,521.16	Marisa Willgruber	1,251.95	Terris Terry	1,077.98
Lafi Papalii	2,140.88	Mario Chavez	1,509.80	Joseph Kuzmanko	1,250.44	Robert Slocum	1,077.38
Raphael Bouchereau	2,137.60	Mickenzie Linse	1,501.21	Tia McCutcheon	1,247.51	Gabriel Manzo	1,075.83
Herivelto Pereira	2,096.36	Travis Eick	1,492.33	Rosalie Zwicker	1,247.46	Norman Lew	1,075.57
Daniel Potilechio	2,011.73	Benton Tong	1,480.72	Karen McQuoid	1,238.02	Derrick Mason	1,073.67
Salvatore Giacchi	2,011.53	Krista Thieme	1,479.78	Steven Rotherforth	1,236.28	Richard DiPaolo	1,072.15
Tyler Murray	2,008.04	Nicholas Bloom	1,476.68	Roger Weisman	1,230.03	James Erickson	1,065.88
Harry Lanham	1,981.58	Michael van Delft	1,475.89	Ashleigh Love	1,226.27	Todd Prior	1,063.93
Robert Reagan	1,979.67	Holly Cook	1,457.61	Zulfikar Bhukera	1,214.97	Melody Foy	1,063.03
Karen Sessing	1,967.25	Kevin Ishikane	1,451.64	Luis Pagan	1,211.92	Alex Gonzales	1,062.74
Shaelagh Legus	1,943.39	Timothy Stott	1,441.25	Justin Germany	1,209.35	Sarah Wilson	1,059.41
Jaime Rozotto	1,941.00	Barbara Stillwell	1,437.33	Andrea Yee	1,208.92	Jason Crenshaw	1,054.06
Bradley Ellison	1,937.40	Natalie Soboleva	1,429.47	Donna Carson	1,200.92	Steven Johnson	1,043.44
Mark Beckford	1,916.16	Beau Springer	1,428.12	Levar Morgan	1,196.32	Laura Dipietro	1,042.52
Eric Brown	1,914.41	Omar Hashimi	1,426.69	Jesse Reeder	1,196.22	Lorena Prieto	1,041.23
Catherine Minor	1,912.10	Jason Schrimsher	1,414.86	Ryan Goodwin	1,194.59	Tupulaga Fuaivaa	1,033.19
Scott Hanna	1,911.09	I-Perfection Harris	1,409.83	James Kelly	1,183.76	Nedelka McLean	1,031.87
Gabriel Feldmann	1,910.93	Sebrena Cohen	1,399.90	Andrew Brinkmeyer	1,181.17	Ryan Neel	1,029.46
David Ramirez	1,851.77	Evan Wicklund	1,391.32	James McLagan	1,179.44	David Aronovich	1,025.51
Gary Jones	1,845.59	Casey Kunash	1,390.43	Justin Wilson	1,178.83	Dan Pinschmidt	1,025.13
Hank Gordon	1,822.88	Marc Mastropolo	1,385.12	Naera Pomare	1,175.72	Christopher Cummings	1,024.22
Diane Carrion	1,816.66	Natalie Lloyd	1,384.62	Norbert Medina	1,172.07	Pamela Ladd	1,022.24

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Agatha Safford	\$1,019.16	John Passi	\$902.43	Nancy Myers	\$800.91	Atta Saleh	\$716.46
Sonia Marin	1,016.96	Paramjit Sangha	902.24	Ramon Herrera	800.61	Mihaela Curtean	713.37
Drew Johnson	1,014.68	Bruce Andrews	900.95	Lola Tatum	799.84	Joseph Narcisi	711.46
Brandon Zangaro	1,013.20	Chanel Mendoza	900.85	Jerry Kust	799.59	Thomas Roberts	711.25
Robert Biser	1,012.20	Maria Esposito	893.65	Gregory Perdriel	797.90	Benjamin Eggen	710.65
Francis Andrews	1,009.12	Fritznel Octave	893.31	Charles McDonald	797.63	Juanita Pittman	708.81
Jason Bratin	1,009.04	Jose Tavera	889.32	Joseph Geer	796.58	John Serrano	705.06
Lance Self	1,002.21	Stephen Cook	888.10	Michael Bromberg	792.19	Jera Culbert	704.95
Joaquin Santos	1,000.79	Daryl Skinner	886.92	Robert Hughes	791.27	Ryan Clark	704.86
Kevin Siverling	999.52	Chantal Daigle	884.76	Jonathan Whitaker	790.61	Laura Maurillo	702.22
Eileen Moss	997.24	David Moir	884.58	Brenda Anderson	790.43	Alan Weissen	700.00
Anne Powihongi	996.02	Ryan Saridakis	884.26	Danielle Jankowski	787.84	Shermeka Richards	698.92
Jacqueline Reim	995.20	Aaron Cahill	882.97	Jeff James	785.76	Peter Kwiatkowski	698.90
Augustine Facundo	993.56	Eric Carten	880.98	Timothy Peters	784.76	Dana Dallis	698.59
Paul Smoley	991.17	Alex Hernandez	880.47	Walter Powell	780.26	Erik Costello	698.05
Lamine Diakhate	990.86	Christopher Chantre	880.16	Moncef Boudhaimi	780.00	John Brandon	695.95
Tien Nguyen	988.02	Fanchon Hooker	877.66	Douglas Meador	778.97	Patricia Anderson	694.62
Charles Claggett	981.74	Nicholas Rice	871.40	Kevin Verbeck	776.15	Eli Pierce	693.87
Mark Bleier	977.74	Daniel Klein	870.95	Neal Dickey	770.11	Gregory Luna	693.71
Andre Bishop	977.11	David Ackerman	867.83	Renata Szwab	768.95	Julie Hallgren	692.41
Kristin Garramone-Hager	973.15	Hugo Chavez	866.70	Carlos Hernandez	767.92	Rexford White	691.80
Aaron Stroud	972.65	Adam Smith	864.82	Athar Sheikh	766.28	Samuela Matelau	687.48
Bernardo Lopez	971.43	Jamison Weatherspoon	863.64	Triona Hanley	764.09	Jacqueline Kabluyen-Mitchel	687.15
John Tippett	969.53	Jose Harb	858.74	Matthew Court	763.71	Vera Leus	687.06
Shelley Meyer	968.93	Evelyn Nkwenti	857.48	Matthew Nereng	761.94	Paul Kagarise	686.48
Matthew Phoenix	965.34	Bruce Tracy	854.64	Anthony Meola	760.88	Christopher Corpe	685.48
Mildred Rush	963.12	Katsia Paul	851.80	German Pena	758.48	Brian McTear	681.09
Crystal Mestres	962.06	Cleveland Reid	851.35	Allen Nelson	755.16	Henry Getty	678.79
Bradley Cossin	960.94	Mike Hudnall	849.43	Garik Petrosyan	749.37	Jose Lomeli	677.81
Lima Drysdale	960.93	Caleb Douce	849.23	Raymond Angeles	748.47	Ahmad Hanif	677.42
Steven Edgell	957.27	Abolfazl Mohammadi	847.60	Clifton Horton	747.87	Dustin Kiss	677.30
Jonathan Smart	956.13	Ronald Rivera	846.66	Nolan Vannucci	747.63	Courtney Rogers	676.96
Ernest Williams	951.41	Elias Higuera	845.06	Larry Pereiro	743.44	Terry Kragero	675.58
Matthew Parker	951.33	Tracy Little	844.48	Duron Williams	741.23	Seymore Stoddart	675.57
Michael Padilla	950.33	Crystal Cannon	843.29	Sharif Grays	740.97	Bobby Gujral	674.84
Steven Sparkes	950.20	Suani Tonumaalii	841.56	Fine Washington	739.91	Raul Castaneda	668.22
Francois Beaini	950.06	Maijargal Sukhbaatar	839.16	Darrel Hoy	739.56	Andrew McCombs	667.77
Robert Avent	949.28	Moustafa Makhmoud	835.20	Colleen Goodine	739.35	Jun Ma	663.71
Jamie Rutan	945.63	Sharon Brenner	835.14	Juan Arana	738.97	Krystyn Montrallo	663.62
Louis Gilmore	941.68	Miles Ryan	832.42	Vann Estrada	738.80	Evan Dent	661.93
George Angulo	940.89	Maria Greene	832.33	Charles Wachuku	738.43	Willie Hayden	661.37
Marc Younger	936.06	Cbyrd Lucas	832.04	Manuel Gogolin	738.26	William Lymber	660.60
Daniel Jones	935.40	Preston Wade	828.80	Elizabeth Cazares	736.27	Ryan Forster	656.75
Jesus Gonzalez	934.58	Phillip Jenkins	827.21	Shannon Dixie	735.11	Juan Cardona	654.61
Daniel Smith	934.54	Stephanos Afa	826.93	Vicki Turnia	734.89	Aaron Latham	652.37
Christopher Custer	934.46	Amber Wallace	825.91	Christy Starr	733.53	Judy Kellerman	650.09
Virginia Dotson	929.69	Wendell Dingle	825.08	Jonathan Tucker	733.20	Charles Bradley	648.46
Muslimah Baldwin	924.19	Columba Perez	822.22	Marcus Slayton	732.44	Alfonso Garcia	648.44
Ashley Way	923.88	Samantha Jacobsen	819.57	Shane Powell	732.39	Michael Perkins	644.40
Ryan Leong	922.72	Mara Solis	818.17	Julie Haryono	731.25	Nicholas Phair	639.82
James Schneider	916.54	Loralee Vasquez	817.97	Brenton Betts	729.15	Seth Raymond	638.50
Robert Ulreich	916.54	Harold Miner	813.36	James Raymond	726.99	Joshua Richmond	637.87
Jack Wang	912.40	Laurel Garza	812.11	Mea Parks	725.96	Andrea Barenholtz	637.20
Patrick Smith	907.76	Brent Leathers	811.52	Gordon Langlois	725.72	Frank Soldo	637.19
Asghar Sajjad	907.13	Jason Lobring	810.82	Amy Buskas	724.57	Kenyonnah Johnson	637.07
Andrew Cauley	906.58	Reynaldo Singson	810.82	Robert Lopez	722.86	Corby Jespersion	636.85
Tibor Simon	906.46	Erin Moyer	804.12	Coretha Montouth	718.90	Amir Sedaghat	634.30

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Matthew Tullis	\$632.55	Meeta Sanyal	\$579.03	Candace Engelson	\$522.00	Daniel Orr	\$471.31
Paul Teko	632.45	Earnest Loveless	578.52	Brenden Chun	520.99	Albert Kunsman	469.83
Rebekah Poole	631.84	Erik Petersen	576.04	Brian Allt	520.61	Mike Argersinger	468.29
Ronald Gamble	631.49	Edward Tufarelli	575.90	Johnathon Ellington	518.45	Daina Winningham	467.27
Jennifer Bullis	627.94	Marvin Chalwe	575.22	John Fant	518.12	Karen Stockwell	467.13
Kurt Papenhausen	624.18	Regina Knieser	574.66	Andrew Bishop	517.92	Angie Uribe	467.05
Lucila Nicot-Montalvo	623.59	Cynthia Wilwayco	573.25	DeAngelo Haslam	517.88	Lazarus Echeta	467.00
George Sturge	623.58	Gordon Mooc	573.11	Timothy Cruise	517.75	Reynaldo Barcia	465.15
Ivoni Amato	622.33	Calvin Moore	572.91	Mabelyn Rojas	517.67	Brookalyn Stillwagon	464.91
Lisa Stella	622.33	Teresa Butolph	572.62	David Mellies	516.72	Rita Earl	463.82
David Cassidy	622.32	Andrew Beckfeld	571.43	Brandi Brown	514.06	Thomas VanOsdol	463.52
Luke Driscoll	621.58	Nitiya Brown	571.22	Josefina Miranda	513.73	Lawrence Broniszewski	463.38
Brian Hablutzl	621.28	Jason Anderson	570.95	Jeremy Engrav	511.79	Daniel Bergeson	463.35
John Keiderling	621.23	Ardith Jefferson	569.56	Sundeep Grewal	510.39	Scott Florin	462.40
Gregory Kono	618.97	Kerry Ponder	565.60	Marcus Cole	510.33	Brianna LaMonica	462.34
Kimberly Riley	618.31	Joseph Tarricone	564.63	Ryan O'Donnell	508.16	Emade Georges	460.45
Kurt Anderson	617.86	Joan Giron	563.27	Dmitriy Kagan	507.99	Cynthia Romero	459.90
Tehani Maragos	617.65	Edmund Tapia	561.33	Natalie Cooper	507.29	Lydia Hartounian	457.00
Matthew Skinner	616.16	Brandon Burke	559.54	Robert Simmen	506.32	Gregory Rochester	456.11
Douglas Connor	614.04	Autrina Shepherd	555.20	Samuel Florent	506.27	Erickson Bencosme	455.27
Daniel Hartwig	613.88	Wayne Kouri	552.86	Marsela Kresic	506.09	Tyler Hobbs	453.24
Sean LaCroix	613.30	Seth Holmberg	552.67	Joshua Toft	504.44	Joshua Atwood	451.66
Sofia Kyritsis	612.33	Maryam Nemati	552.52	Robert Williams	503.52	Michael Brown	451.65
Rashelle Nugent-Smith	611.98	William Gordon	551.76	John Ward	502.87	James Dixon	451.47
Adam Trubacz	606.75	Michael Jones	551.02	Michael Lockhart	502.80	Lee Jeffers	451.11
Heather Cimino	606.07	Beverly Bergthold	550.73	Antonio White	502.24	Gregory McMeckan	450.70
Juan Cordoba	605.85	Giovanna Fleming	550.39	Julie Wells	501.42	Steven Tucker	449.41
Kevin Yakowich	605.20	Christopher Lewis	548.25	Robert Hlavin	499.15	Alfred Brenner	447.99
Alissa Dvorak-Halcom	604.14	Bradford Gallagher	546.94	Donald Pippin	498.65	David Stelmack	447.67
Rose Deacy	603.98	James Cummings	546.36	Scott Kim	498.18	Edward Konetski	447.39
Ryan Barker	602.84	Ilona Patterson	546.34	Ronald Starr	497.70	Mickey Flinn	447.24
Theresa SanFilippo	602.32	Kellen Cuttance	545.92	Walter Krywulych	496.01	Cyndra Gather	447.03
Ericson Caneso	601.81	Sarah Pearson	544.85	Iliana Williams	496.00	Julius Baker	446.92
Cameron Worley	600.31	Sunny Andrews	544.55	David Fortune	495.53	Russell Morris	446.36
Allisia Timm	599.77	Brendon Banks	544.46	Estevan Fernandez	493.50	Evan Venturella	446.20
Philip Anderson	599.60	Kevin Holtz	543.67	Dustin Dunlap	493.04	Samara Hashem	444.59
Robert Drake	598.55	Steven Valeo	543.49	Linda Bird-Harris	491.60	Shaun Rice	444.10
Cynthia Sittig	597.59	Steve Siania	542.80	Jerrell Johnson	490.42	Yang Wang	444.01
Vardan Chadryan	597.58	Bryan Shaffer	539.13	Eugene Wolfe	488.98	Frank Jendus	442.62
Gleb Ostrovsky	596.11	Kai Takekawa	538.96	LaToya Richardson	488.54	Carlos Martinez	442.58
Eric Angelino	595.81	Adam Schacter	537.72	Brent Morrissey	488.52	Pedro Cuba	441.85
Allan Gilbert	593.37	Troy Plummer	536.94	Anthony Medlock	488.24	Bradley Kampmeier	441.69
Barry Jacoby	593.35	Jacob Arias	536.76	Thomas Soloweyko	487.09	Aaron Haskins	441.22
Joseph Hemsley	592.93	Gregory Jackson	533.34	Daniel Wetherbee	486.03	Dick Nakatani	440.63
Ashtyn Campbell	592.29	Carissa Steinburg	532.56	Timothy Dawe	485.70	Beverly Diaz-Deleon	440.28
Kevin MacKinnon	589.96	Matthew Cartwright	531.79	Shelly Russell	481.97	Luke Montilla	439.95
Jesse Zwack	588.48	Amuia Teo	531.71	Ning Huang	480.44	Bianca Callender	436.98
Alan Rosen	587.75	Nancy Redmond	531.53	Linda Byas	479.47	Suzanne Otto	436.98
Maryna Danielian	586.84	Treva Jeffers	529.05	Oscar Rubio	477.43	Faith Philbeck	436.72
Kenneth Greer	586.66	Christopher Edwards	527.25	Ryan Clouse	477.41	Javier Sandoval	436.10
Mickey Beaver	586.25	Ini Augustine-Akpan	526.95	Michael Yoxtheimer	477.25	Adam Wolfe	433.94
Paul Iulo	585.82	Stephanie Belizaire	525.93	Laurie Quinn	476.25	William Roth	433.50
Dayna Rowley	584.31	Bryna Makowka	525.24	Preston Foster	476.24	Sarah Rogers	432.60
Crystal Dorsey	582.02	Alexander Seropian	525.20	Michael Rice	474.11	Thomas Vena	432.38
Gregory Hayman	580.93	Andrew Queen	524.89	Arthur Westergren	473.38	Jerry Williams	432.22
Kurt Walters	580.39	Heather Pearce	524.09	Humberto Quintero	472.72	Phillip Bonavida	431.48
Michael Drury	579.33	Kilisimasi Seg	523.27	David Hoenke	471.79	Kevin Walsh	429.89

World's Greatest Bonus



Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Joshua Bagi	\$428.53	Seth Randolph	\$389.71	Raun Demons	\$345.46	Mehr Shahbaker	\$316.65
Jason Cabamongan	425.49	Grisel Faulkner	389.18	Brian Westfall	344.34	Kasali Kotun	315.38
Edward DeAngelo	421.44	Jennifer Holliday	385.08	Desire Nkhoukou	343.12	Steven Giori	315.00
Sakeasi Ratumaiyale	421.01	Joseph Flynn	384.43	Benjamin VanFossen	341.96	William Ray	314.97
Kevin Mondane	420.00	Peter Kozelnik	383.98	Pablo Garcia	341.09	Charles McGraw	314.96
Melanie Falekaono	417.76	Louis Velez	382.88	David Parkhurst	340.91	Andrew Gallegos	314.91
Sheku Sheriff	417.04	Darren Osenbaugh	382.15	Mark Bostwick	340.35	Kraig Gilge	314.58
Tasha Tucker	416.89	Vicente Alaniz	381.59	Christian Benitez	339.83	Kevin Richard	313.87
Juan Morales	416.19	Natalie Bryson	381.20	Andy Chong	339.23	Edward Jordan	313.48
Rory Crockford	415.64	Daniel Rustad	380.72	James Conley	338.01	Michael Thomas	313.09
Estelle Butts	415.47	Douglas Bauknecht	380.71	Chad Neff	338.00	Barbara Corigliano	313.08
Thomas Tulowiecki	414.82	Chalsea Hudson	380.26	Trauja Purifoy	337.57	Elizabeth Hodgson	311.79
Matthew Thomas	414.46	James McCarthy	379.94	David Boshard	336.22	Neville Shahbaker	311.66
Harold Hatfield	413.94	Danny Mayorga	379.09	Larry Bolinske	336.10	Federico Watkins	311.65
Dustin LaRoche	413.67	Kenji Leonard	378.76	Al-Karim Walji	336.03	James Jones	311.19
Tammy Zagata	412.60	Donald McCrary	377.69	Edwin Cuebas	335.21	Ronald Barren-Williams	310.37
Jennifer Kotila	411.89	Jay Newsome	377.51	Jason Marlow	334.55	Eric Bindner	309.60
Sheila Karch	411.33	Steven Thompson	377.10	Ryan Richmond	334.36	Jeff Lamar	309.55
Robert Kroeger	410.58	Cody Montgomery	377.04	Alfred Ayala	334.26	James Reilly	309.44
Rebecca Sine	410.58	Beth Snow	376.90	Michael Yassa	333.56	Gregory Adams	307.57
Bonnie Davis	410.48	Bruce Dawson	376.38	Rachel Deiter	332.35	Ala Awad	305.75
Alek Auxier	409.81	Gracie Eusebio	374.78	Robert Bell	331.20	Darryl Jones	305.73
George Cunningham	409.53	Cynthia McKenzie	374.56	Andrew Haskins	331.06	Charnetta Weems	305.07
John Pagano	408.53	Mark Gorman	374.27	Jeffrey Rice	330.86	Ahmed Karkoura	301.83
Richard Romero	408.34	Claudia Baba	373.78	Carmella Stroud	330.65	Tony Exford	301.78
Perry Taylor	408.12	Nathan Leininger	373.64	Larry Chick	329.34	Nancy Crampton-Brophy	301.39
Anne Debski	407.58	Peter Kaplanis	373.49	Garfield Grant	328.78	Crystal Reeves	301.17
Debra Bell	406.67	Allen Edmunds	370.81	Matthew Lukesh	328.73	David Harrington	300.19
Musa Yasin	406.27	Melissa Schroeder	369.62	Joshua Stankovich	328.71	Martin Skedel	300.15
Andrew Albright	405.73	Edward Rangel	368.64	Chad Lewis	328.58	Caroline Schurter	299.95
Lisa Kahan	403.26	Rudi Camenzind	368.36	Paul Johnson	328.25	Rita Haidinger	298.54
Neil Ruiz	400.22	Charles Wilson	368.01	John Crane	327.94	Aldonta Garrett	298.42
Valorie Nhean	400.03	Matthew Glisson	367.54	Katherine Georgiou	327.87	Erika Martin del Campo	298.39
Sau McFarland-Afoa	399.73	Darvia Munoz	367.11	Michael Carter	327.82	Jerome Worth	298.31
David Faraway	399.70	Timothy Vizeau	366.90	Michal Majewski	327.79	Nestor Peralta	297.85
Britone Chanduru	399.64	Felix Berger	363.89	Gregory Gustovich	327.04	Johnathon Bunch	297.72
Jeffrey Curtis	399.61	Vance Bosch	363.16	Ward Soto	326.27	Adam Eury	297.61
Shawn Nowak	399.15	Carmen Robinson	363.02	Matthew Girard	325.24	Wes Elder	296.56
Maria Hartwick	399.02	Jerry Marion	361.22	Lily Bernal-Mercado	325.06	Michael Antognoli	296.49
David Peebles	398.22	Margaret Pena	361.19	Iryna Sushkova	324.94	Travis McBrien	296.39
Ronald Berube	397.23	Johnathan Johnston	360.99	Sbatema Williams	324.08	Michael Forcier	296.20
Cole Cronin	397.00	Brent Arbour	359.51	William Heath	324.03	Richard Cortez	295.75
Michael Weeder	396.96	Faatamalii Atoa	358.88	Ivan Leigh	322.91	Michael Camara	293.16
Michael Graham	396.39	Kyle Klipp	356.68	Brian Morse	322.44	Brandi Joseph	291.60
Seth Petrie	395.85	Michael Lamp	355.91	Ashley Marsh	322.42	Mario Hernandez	291.29
Kristi Vang	395.56	Regina Neal	355.77	Dayan Solis	322.18	Ngoc Nguyen	290.89
Kent Zadko	395.53	Frances Williams	355.37	Patricia Lee	322.17	Patrick Robitaille	290.87
Kimberly Lewis	394.70	Anthony Mele	353.35	Ariana Schubert	321.84	Melvin Joseph	288.35
Kevin Kilimnik	393.49	Damien Cameron	353.25	Christopher Cabrera	320.50	Pamela Smith	288.13
David Pennington	391.38	Christopher Hartwell	351.81	Emma Graham	320.13	Nichole Turner	287.74
Peter Chan	391.02	Craig Adams	350.86	Emily James	319.80	James Brenneis	287.22
Fuifui Apouatasi	390.87	Travis Vandeberghe	349.59	Sara Welch	318.95	Jared Miller	286.24
Sarah Jones	390.16	Randolph Souliers	347.73	Bryce Ady	318.82	Denise Tagalao	284.13
Charene Reyes	389.99	Anthony Christman	347.10	Bernard Dunn	317.00	Jonathan Cochran	284.00
Carlos Ortiz	389.89	Jorell Washington	346.31	Hakob Chadryjan	316.73	Dream Harris	283.10
Sophia Szeto	389.72	Brian Felts	345.51	Joshua Holley	316.66	Steven Montoya	281.51

World's Greatest Bonus

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Angelika Vassilieva	\$279.48	Adam Scriver	\$243.64	Peter Patrie	\$213.64
Sandi Babcock	278.72	Justin Huebner	243.62	Clifford Rene	213.51
Nancy Shoemaker	278.71	Jason Beyer	243.38	Stephanie Cox	213.50
Miles Taylor	278.40	Deniese Snagg	243.29	Glyn Hurst	213.30
Carmelo Perez	277.26	Priya Lott	243.13	Chena Blair	212.91
Elise Haley	276.05	Antonio Evans	242.83	Robert Granzow	212.64
Gail Boffi	275.05	Kevin Rendon	242.79	Melissa Losk	212.31
Danielle Catino	274.44	Jason Duncan	241.42	Ethan Nordberg	211.76
Mitchell Look	274.44	Lindsey Bailey	240.39	Joyce Krumm	211.54
Bill Strain	274.27	Christopher Stephens	240.33	Osei Agyeman	211.37
Robert Greer	274.22	Haylee Faustin	239.68	Jennifer Duke	211.26
Rufat Djangirov	272.99	Sharity Saia	239.05	Susanne Munro	210.72
Brian Sundberg	271.74	Kassandra Hofstetter	238.44	Gagandeep Klair	210.60
Jermaine Grier	270.02	Shae Peters	237.18	Melissa Connolly	210.51
Eli McKenzie	269.52	Christian Bialk	236.67	Raemona Winningham	210.32
Tracy Thomas-Shell	269.34	Bethany Hudon	235.77	Arlene Grosso	209.95
Matthew MacDonald	269.13	Brenda Hockensmith	235.74	Frank Carpenter	209.47
James Moss	268.90	Pierre Valiquette	235.11	Cynthia Salinas	209.30
James Black	268.83	Milton Smith	234.76	Jeremy Paisley	208.30
Samuel LaManna	268.80	Fitzgerald Clark	234.63	Benjamin Diewold	208.06
Uvaldo Mendoza	266.70	Tony Chu	234.38	Alexander Paoloni	207.34
Sawo Ellen	266.36	Willette Sargent	234.30	Keziah Low	206.95
Michael Rome	266.08	Michael Black	234.10	Luke Forster	206.85
Amie Young	266.06	Santana Chewc	234.01	Heather Hewitt	206.65
Rathdavone Saysombath	264.80	Mitchell Matthews	232.60	Eliakim Diaz	206.27
Stephanie Burress	264.05	Bruce Viaje	231.93	Corey Carbon	205.73
Chad Layton	263.74	Allison Bankowski	231.31	Richard Pasternack	204.66
Ralph Travis	263.40	Brandon Orahood	230.82	Daniel Umbertone	204.26
Dustin Klingebiel	263.14	Janice Park	230.57	Mallory Green	204.18
Deaire Shannon	263.14	Janice Gill	230.47	Brittany Bradley	203.49
Marchon Tatmon	262.76	Dion Elie	229.83	Amit Ravani	202.93
Timothy Zettlemoyer	261.95	Scott Steffy	228.19	Cynthia Wilhelmi	202.81
Kasey McKeown	261.24	Dorian Brown	228.07	Matthew Wilhelmi	202.81
Mark Harhager	260.80	LeTasha Truesdale-Pough	227.28	Elizabeth Pousima	202.40
Chris Johnson	260.09	David Boltz	226.82	Tara Powell	202.27
Vernon Lallman	259.20	Jenny Sample	226.02	Danielle Olsen	201.97
Julie Aprahamian	258.88	Thomas Matthews	225.76	Mathew MacCannell	201.57
Ed Olfert	258.75	Nathanael Frederick	225.75	Nellie Whittaker	201.14
Cody Novak	258.57	Michael Blanch	222.27	Aron Luatutu	200.66
Richard Dinwiddie	258.39	Michelle Vanoy-Warner	222.18	Jerry Moore	200.32
Anita Facundo	257.82	Roland Baker	221.85	Charles Mullane	200.13
Yousuf Kassim	257.81	Amy Stablecker	221.20	Andrea Rogge	200.09
Rhonda Brown-Strong	257.46	Makerita Boon	220.93	Fredric Nobari	200.08
Stephen Bendure	257.41	Rob Speers	220.56	Nathan Stuart	200.08
Eric Meyer	253.45	William Collins	219.83		
Joshua Abbott	252.66	Brennan Vogt	218.51		
Arthur Carter	251.53	Richard Brempong	218.17		
Thomas Dugan	249.53	Christopher Roe	217.87		
Evanne Hull	249.24	Robert Lozier	217.72		
Joseph Serrano	248.80	Valrie Joyner	216.88		
James Hurlburt	247.80	Michael Delahunty	215.64		
Michael Rowe	247.20	Almir Toska	215.43		
Kiran Aya	246.07	Donald Grab	215.17		
Jin Zhou Zhao	245.35	Aaron Spears	214.47		
Jake Yagjian	244.76	Joseph Adams	214.40		
Daniel McCarthy	244.59	Bryon Raver	213.66		

Reinstatement Bonus

Total: \$32,895.92

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
David Jackson	\$2,160.52	James Larkin	\$610.29	Craig Byer	\$420.48	Allen Nelson	\$270.26
Lance Martin	1,581.01	John Bulecza	604.23	David Wang	419.58	Terry Knudson	267.00
Ronald Rivera	1,202.50	Hank Gordon	592.74	Allan Gilbert	400.41	Gordon Mooc	265.05
Christopher Stephens	1,174.60	Lawrence Turk	587.01	Ryan Tucker	394.01	Jera Culbert	251.55
Sami Mogannam	890.51	Benton Tong	548.37	Harjeet Rana	349.57	Michael Manosca	238.08
Carlo Bonifazi	868.53	Salvatore Pennisi	522.24	Yvonne Zarathustra	341.52	Nestor Aramayo	231.42
David Ackerman	827.98	Rigoberto Pedroza	491.79	Rebecca Fischer	325.02	Anthony Coleman	226.77
Maryna Danielian	807.93	Lily Tchen	483.00	Andrea Yee	322.92	Earle Harris	222.12
Jason Beyer	793.14	Preeti Sahgal	482.28	Bryan Gravel	321.39	Arthur Westergren	211.86
Debra Bell	777.30	Thomas Parker	474.54	Lola Tatum	311.04	Robert Appel	206.61
Patrice Wise	732.15	Henry Getty	462.09	Luis Pagan	305.07		
Heidy Morataya	675.81	Lawrence Dennis	442.23	Lorena Barriere	297.66		
Russell Cheek	624.12	Michael Padilla	431.76	John Charlton	282.57		

*All qualifiers listed achieved at least \$200 in bonus totals

Public Relations Bonus

Total: \$51,232.98

Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus	Qualifier	Bonus
Al Wall	\$4,606.77	Malka Arony	\$1,229.25	John Wagner	\$488.50	Irene Rurycz	\$294.50
Scott Alexander	4,458.00	Linda Stadler	1,186.25	Amanda Mlinaz	475.50	Nicole Pate	282.50
Mario Soljan	3,490.00	Casandra Robinson	1,093.38	Sandra Johnson	469.75	Alina Latinsky	263.50
Robin Andrade	2,633.82	Rona Pileggi Spano	1,035.00	George Farenthold	467.57	Jacqueline Lowe	240.99
Ashley Desjardins	2,283.00	Cassandra Williams	825.00	Robyn Ferraro	431.75	Gabriela Berloni	226.50
Mark Gagliardi	2,157.50	Larry Lozano	670.00	Richard Case	420.00	J T Tasker	223.18
Nadine Boudreault	2,131.50	Timothy Leary	610.50	Sara Thrailkille	382.50	Billy Sauers	216.50
Darrell Dorey	1,983.50	Frances Christic	603.00	Brett Hulme	382.50	Sue Akers	206.50
Marilyn Kohlhasse	1,828.00	Erica Dalager	599.25	Marilyn Gonzalez	362.70	Joseph Westfall	204.00
Kenneth Altizer	1,602.50	Leo VanDenBussche	591.81	Lori Vaughn	328.95		
Susan Gilbert	1,386.13	Jerry Hartnett	581.50	Cheryl Cook	325.00		
Krissa Hensley	1,315.00	Donald Spohn	522.00	Manon Brulotte	319.80		
Brenda Di Somma	1,260.50	Chuck Hill	491.00	Catherine Briggie	314.25		

*All qualifiers listed achieved at least \$200 in bonus totals